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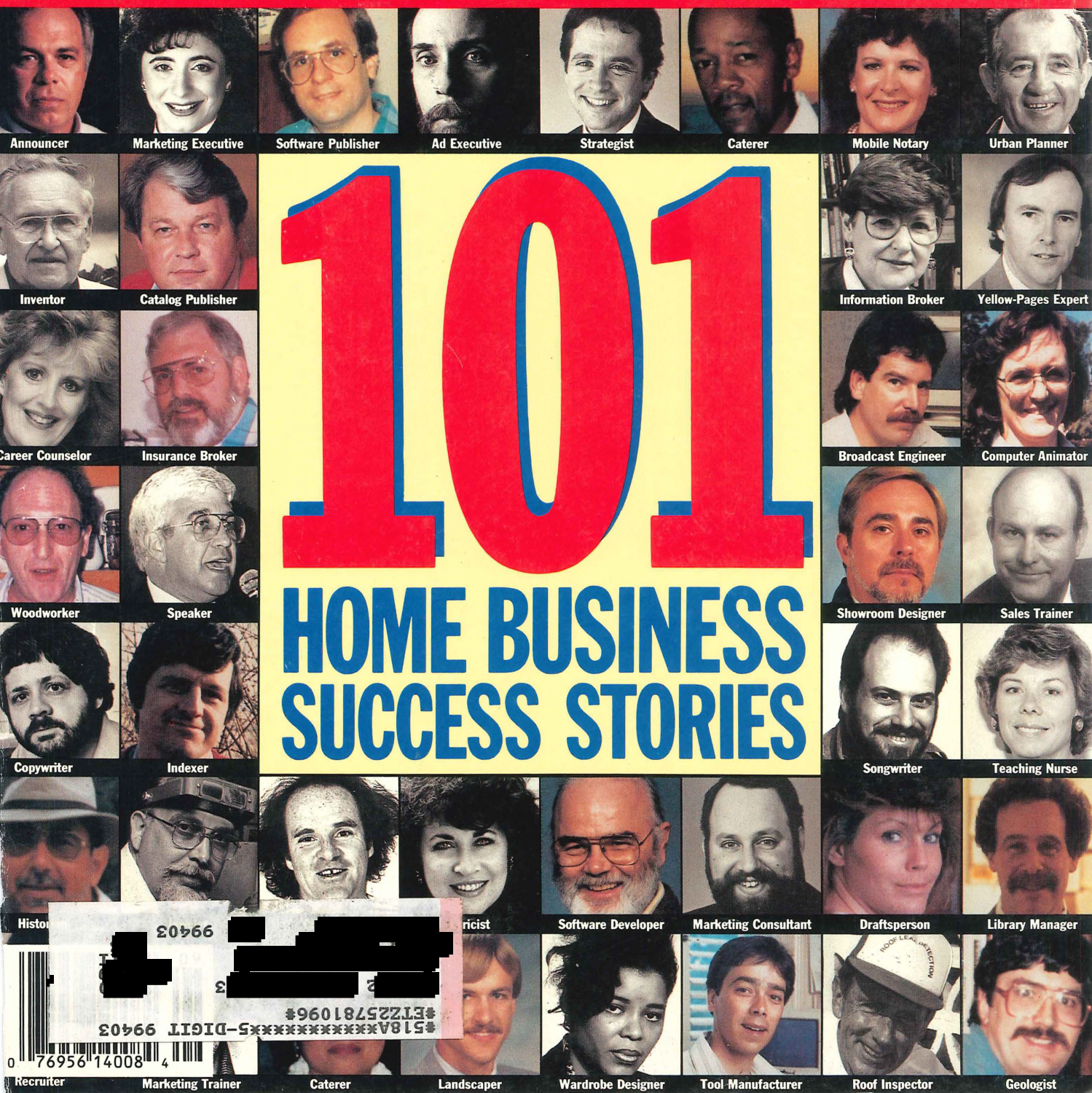
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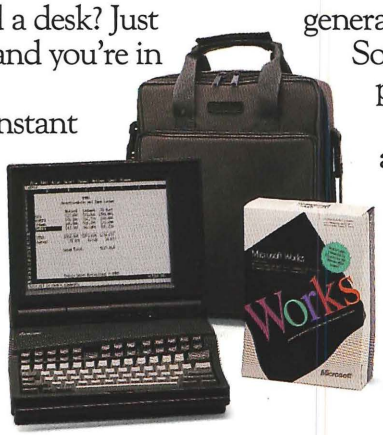

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CIRCLE READER SERVICE 45

SEPTEMBER
1989

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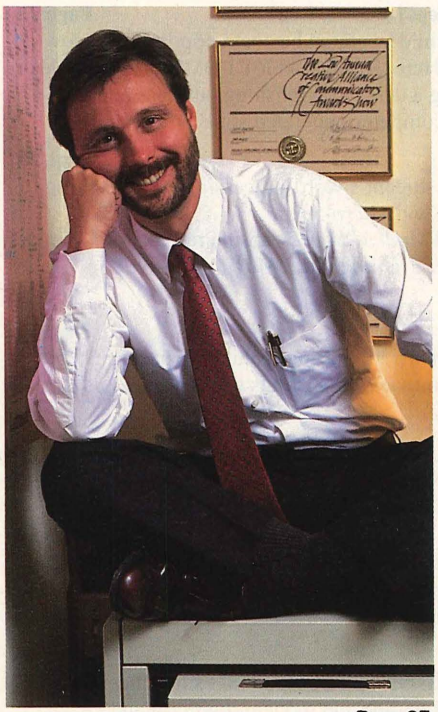
VOLUME 7
NUMBER 9

SPECIAL ANNIVERSARY ISSUE



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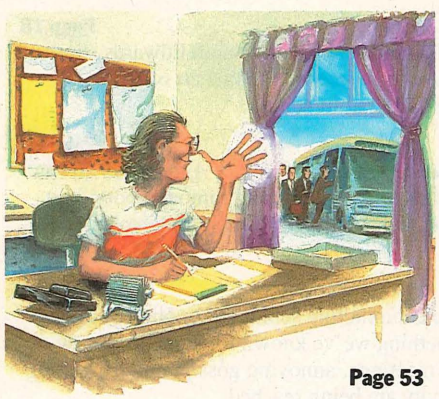

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All the research, polls, and pundits confirm that a dramatically increasing number of home businesses are launched every year. Who are the people running these businesses? What kinds of work are they doing? What equipment are they using? How are they faring in their home-based enterprises? Here, HOME-OFFICE COMPUTING profiles the people behind 101 diverse businesses from all over the country. *Plus*: A look inside four well-equipped home offices.

SURVEY

Home-Office Computing's 1989 Reader Survey Page 53

The results of our readership survey paint an interesting picture of you—today's home-based entrepreneur. Find out a little bit more about who you are, what kind of work you're doing, and how you're doing it.

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Growing a Business Page 56

Lillian Vernon, the first lady of mail-order catalogs, recommends taking the slow lane when it comes to business growth. Sticking to the basics—watching costs, building your reputation, and having a little fun—is her prescription for success.

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Organization expert Stephanie Winston, author of *The Organized Executive*, discusses some of the common difficulties of getting organized—and offers some strategies for combating disorganization.

Managing Your Company's Money Page 60

Everyone wants growing sales, but having the cash is what spells victory for a home-based business. According to financial consultant Bruce Michels, getting a handle on your company's cash flow is crucial to staying afloat.

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Ken Blanchard, author of the One Minute Manager books, reveals his theory of good management: Whether it's at the corporation or in the home office, the goal is to decrease the time and effort you spend managing people as you increase your managerial effectiveness.

Computer Buying Trends Page 63

According to computer consultant Amy Wohl, now could be the time to upgrade and buy into cutting-edge technology. She sheds some light on recent technical advances and helps you choose the best investment for your needs.

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Information on the latest office products, services, and gadgets. *This month*: a spiffy automatic stapler, modular computer furniture for the style conscious, and a computer cleaning and maintenance kit.

Software Reviews Page 66

The Integrated Package: How Far Will It Take You? These all-in-one programs offer a unified, easy approach to computing by combining word-processing, spreadsheet, database, telecommunications, and other functions all under one operational roof. Here, HOME-OFFICE COMPUTING reviews the latest releases of five outstanding integrated packages for both DOS and the Mac.

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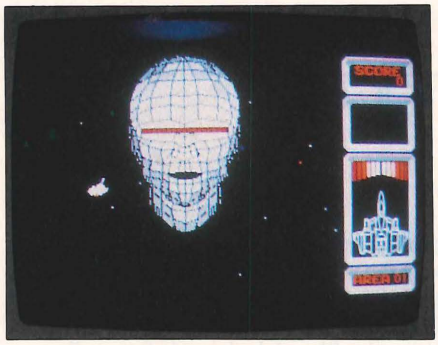

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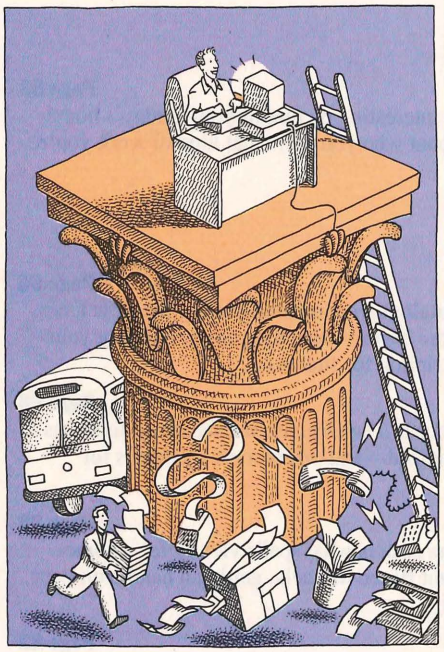

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ADVISORY BOARD

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FAMILY COMPUTING

Will Junior Follow in Your Entrepreneurial Footsteps? **Page 73**

Thanks to personal computers, the range of child-operated business opportunities now goes well beyond yesterday's lemonade stand. Here, HOME-OFFICE COMPUTING profiles two young go-getters: a 13-year-old girl running a desktop-publishing business and a 13-year-old boy who produces greeting cards and computer-generated signs.

Software for Learning and Leisure **Page 75**

Education: A review of *Homework Writer*, a student's word-processing report-writing aid. Capsule reviews of *Percent*, *Mind Travels*, and *Micro-Scope*.

Entertainment: Long reviews of *Silpheed* and *Modem Wars*. Capsule reviews of *Fidelity Chessmaster 2100*, *TKO*, *Lombard Rally*, *Street Fighting Man*, *Magic Johnson's Basketball*, and *Karnov*.

Entertainment News and Hints **Page 80**

The inside scoop on the European software invasion, driving-simulation packages, and upcoming games inspired by this summer's hit movies. *Plus*: Hints for *Space Quest III*, *Autoduel*, and *Maniac Mansion*.

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Pro-Cite Makes Indexing Simple. Home-business consultant Joanne Pratt recommends software for starting an indexing business and gives readers advice on locating transcription services and breaking into the freelance art business.

Clinic **Page 16**

Answers to Your Computing Questions. HOME-OFFICE COMPUTING's technical staff answers readers' computing questions about phone-line and modem problems and preventing computers from overheating.

Working Smarter **Page 18**

Fear of Selling and 6 Ways to Overcome It. Columnists Paul and Sarah Edwards stress that you don't have to be a Dale Carnegie graduate to succeed at the fine art of salesmanship and offer six hints for overcoming your fear of selling.

Machine Specifics **Page 19**

OS/2 Rebates, New Lotus 1-2-3 Unveiled, Sneak Peek at System 7.0, Apple IIGS Grows More Mac-Like. Hardware and software news, opinions, quotes, and rumors reported by HOME-OFFICE COMPUTING's insider columnists on the IBM/MS-DOS, Macintosh, and Apple II universes.

Workstyles **Page 96**

In Search of Productivity. According to our telecommuting senior editor Nick Sullivan, corporate executives are just catching on to something we've known for some time now. Away from the office—away from unnecessary meetings, annoying gossip, and frustrating commutes—new standards of personal productivity are being reached.

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News, advice, tips, and a shot of humor on computing, using home-office technology, and running a home business. *This month:* technology and business opportunities for the disabled, tips on preventing power problems, and growing retailer interest in the home-office market.

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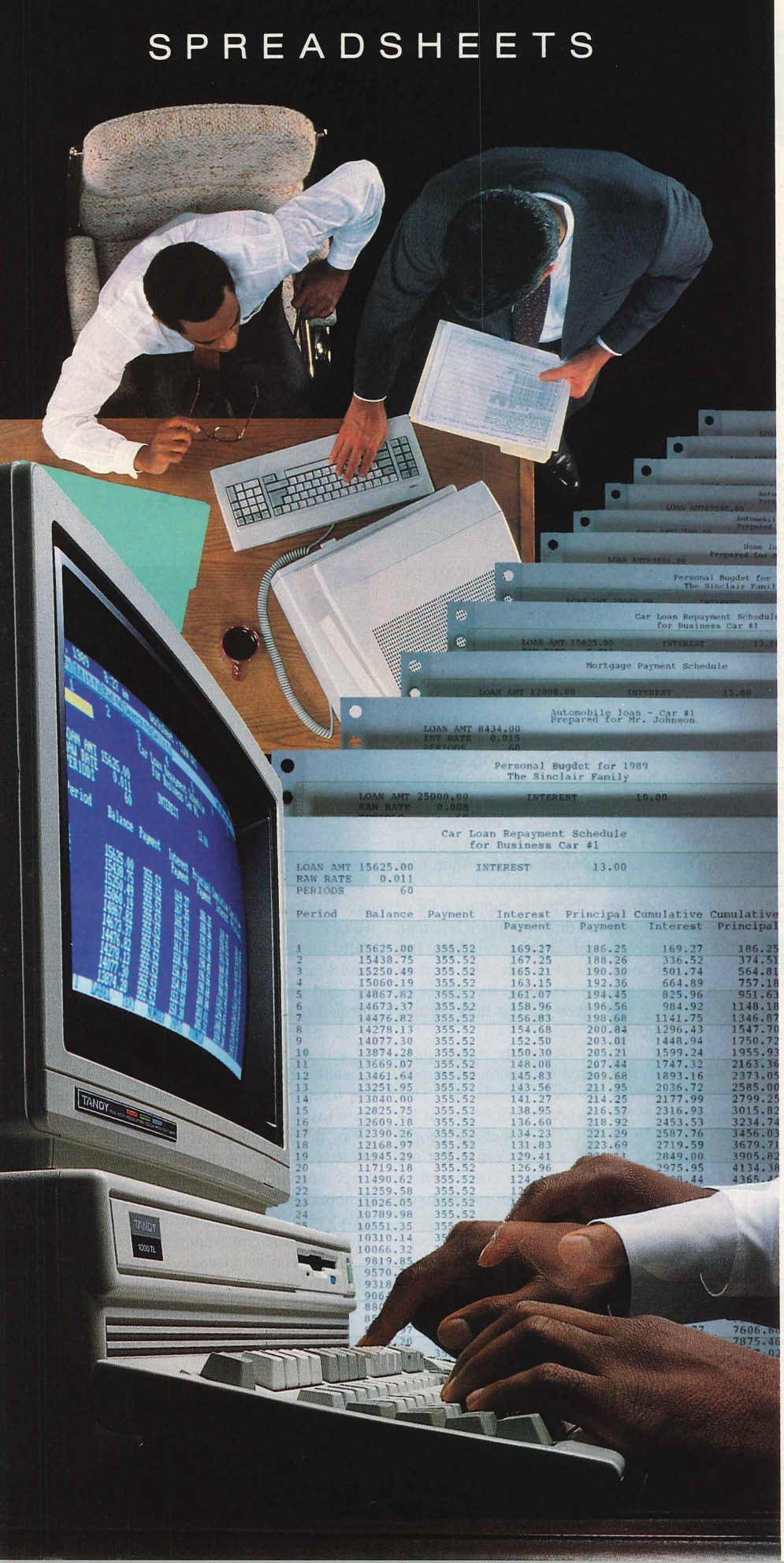

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CIRCLE READER SERVICE 39

EDITOR'S NOTE

From Toe-tapping to Dancing in the Street, Oh, What a Difference A Year Makes!

A year ago, when we launched HOME-OFFICE COMPUTING, our announcement was greeted with widely varying degrees of recognition. Today, it seems as though everyone understands what home office means and either has one, wants one, or knows someone with one.

The numbers are certainly impressive and are corroborated by the newly released 1989 Link Resources' National Work-at-Home Survey. Link reports that an estimated 26.6 million Americans now work at home at least part-time. An astounding 4.2 million began working in a home office in the past year, up from the already substantial 2.4 million new starts reported in the 1988 study.

These numbers effectively capture a lot of attention, but for me they tell much less than the qualitative information available. Research into the kinds of people who work at home and what they do lies at the real heart of the story and takes up the bulk of this special, anniversary issue.

Perhaps the most frequently asked question about home-based entrepreneurs in particular is, *What do these people do?* This question has been asked by professional interviewers as well as by countless people who like the idea of a home office but are either not sure of how they could earn a living or just how respectable it can be to do so from home.

We decided to answer this question once and for all and to celebrate our anniversary with 101 owners of successful home businesses. To do so, we turned to columnist and advisory-board member Paul Edwards, who had already identified more than 400 types of home-based businesses. Paul was a natural for this cover-story assignment. The results of Paul's research appear as "101 Successful Home Businesses" on page 25.

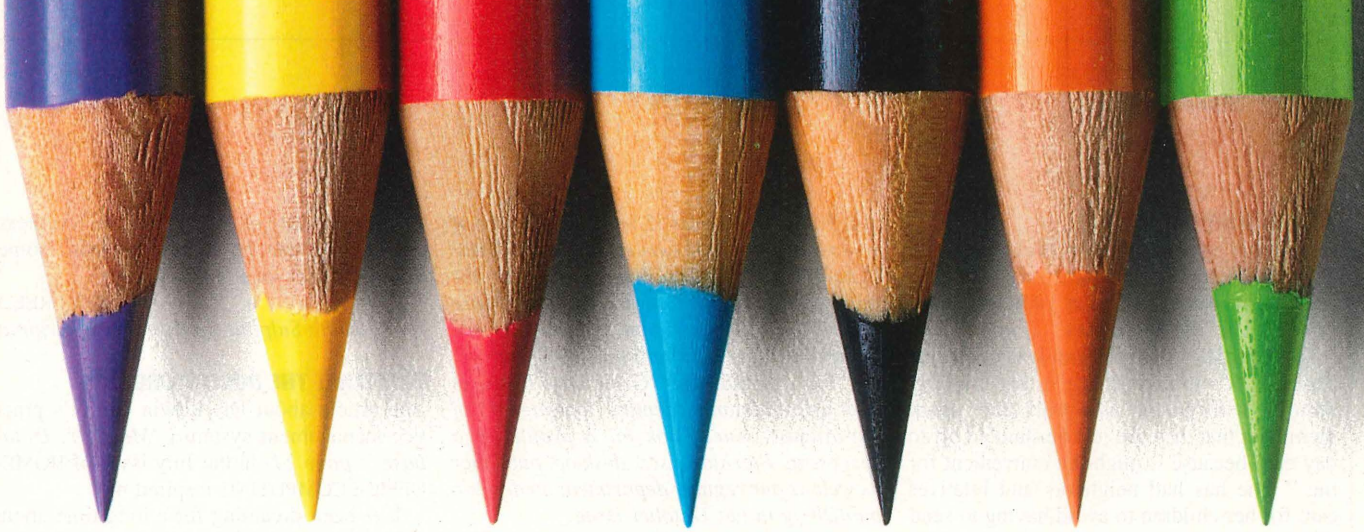
You might be in this issue as well. If you are one of the several thousand readers who

took the time and trouble to fill out the survey we ran in the February issue, you'll be especially interested in the report of our survey results (see page 53). To me the most intriguing and impressive piece of information gleaned from the survey is that 100 percent of the respondents said they preferred working at home to their previous workstyle! With a healthy dose of cynicism, we rechecked this figure several times, but it always held up to inspection.

So, if you're thinking of starting a home office, you won't be out there alone; read our cover story, and you're sure to come up with an abundance of inspiration; and check our survey results for more information about the lifestyle you're contemplating. If, on the other hand, you've already taken the home-office plunge, you can compare your situation to that of our other readers. You might be right in step.

Claudia Cohl

CLAUDIA COHL
EDITOR-IN-CHIEF



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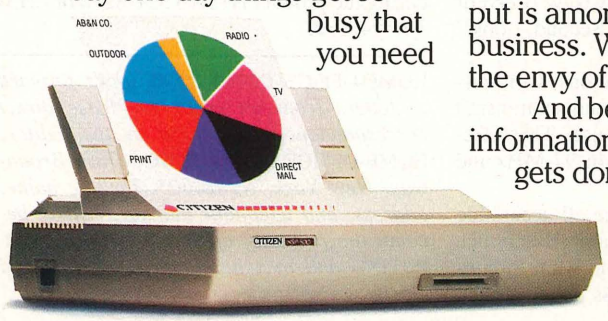

No problem. Because the HSP features paper parking. Just press a button to "park" the first job's paper out of the way, insert your letterhead or form, and go.

When you're done, another touch moves the continuous paper back and you pick up right where you left off.

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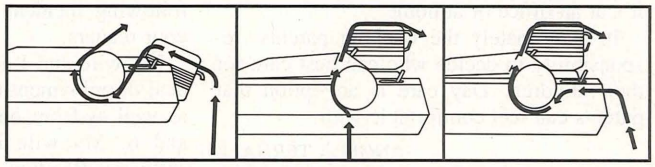

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LETTERS

A CARING DAY CARE

I have my own business, a licensed family day-care center. I would like to respond to an article that was published in your June 1989 issue, "The Barth Balance" (*page 51*).

In the article, Laurie Barth was quoted as saying, "It's important to me that my children be with people who truly care about them, and that they not just be shuttled off to day care because it might be convenient for me." She has had neighbors and relatives care for her children to avoid having to send them to day care.

It is grossly unfair to assume that people in the day-care business do not truly care about the children they are entrusted with every day. Day care, as a profession, is not glamorous or high paying. Those of us in the business do it because we honestly love children.

Is it so terrible to send your children to a licensed day-care center where they can be provided with a safe environment, planned activities, hot meals, playmates, and appropriate toys? Imposing on family and friends is not always an option for everyone, and day care should not be thought of as a last resort for parents who work, regardless of whether it's at an office or at home.

It is ultimately the working parents' responsibility to decide who can best care for their children. Day care is an option that parents can feel comfortable with.

ANGELA TERHALL
TERHALL FAMILY DAY CARE
Oxnard, California

THE FUTURE OF DTP

Your publication is one I look forward to receiving every month. I particularly enjoy articles by Paul and Sarah Edwards and profiles on home-office entrepreneurs.

Are you planning more coverage of desktop publishing—especially newsletters and small magazines? How about coverage of those whose home offices are far away from the big cities and their special problems with the commute-compute experience. It seems to me that more and more of us big-city "home officers" are exploring the possibility of moving away from town to set up shop in a smaller community.

SYLVIA SCHNEBLE
OMNIARTISTS MANAGEMENT GROUP, INC.
Los Angeles, California

EDITOR'S REPLY: *If you look at "Home-Office Computing's 1989 Reader Survey" in this issue, you'll see that a whopping 41 percent of you are planning to purchase desktop-graphics/presentation programs—the number-one selection for new software purchase—in the next 12 months. As more of you acquire these programs,* HOME-OFFICE COMPUTING *will be right there with the basic information, software and hardware reviews, and inspirational stories you need to further your desktop-publishing endeavors. For example, see "Grow Your Business with a Professional Identity" on page 45 of our August issue. Look for a profile on a successful Florida-based desktop publisher as well as our regular department on desktop publishing in our October issue.*

As for coverage of the remote home-office experience, our Workstyles column, written each month in a renovated rural Massachusetts barn by telecomputing senior editor Nick Sullivan, offers a personal look at the ups and downs of small-town, home-office life. And our monthly profiles of home-based success stories have featured entrepreneurs operating businesses in towns like Wauconda, Illinois; Tyler, Texas; and Pagosa Springs, Colorado.

LEARNING YOUR A:, B:, C:'s

As a testimonial to the impact of the computer on our next generation, I thought the following incident would be of interest to your readers.

My wife and I are retired and get a good deal of enjoyment from our two computers, as well as from our two grandsons, ages 4 and 6. My wife has a piece of learning software, *Reading and Me*, that she uses to help the 4-year-old, Chris, learn his ABC's. She also plays computer games with the kids, and they religiously watch her booting up her computer, moving around her hard disk, and calling up various programs.

Recently, my wife and Chris were working on the alphabet. The software has a section where several letters are given, and the child must supply the successive letters.

My wife asked, "Chris, what comes after A, B?" Chris replied, "C, D, backslash."

LEONARD GROVE
Hudson, Ohio

LISTENING IN

I was surprised to see that Steve Usdin made no mention of the major drawback of cordless phones in his review, "A New Breed of Cordless Phones: Worth a Second Look" (*July, page 52*).

The Federal Communications Commission has assigned ten receive and ten transmit channels for cordless phone use. These frequencies are in the 46.61- to 46.97-MHz and 49.67- to 49.97-MHz range.

Since these frequencies are all accessible to anyone who owns a programmable police scanner, I don't think I would want to conduct business using a cordless phone. Much to the surprise of many people, cordless phone calls can be monitored from some distance under ideal conditions.

DON REED
White Sulphur Springs, West Virginia

JUST WHAT THE DOCTOR ORDERED

The article about Dr. Edwin Gordy's practice-management system (*"Meet Dr. Database," page 24*) in the July issue of HOME-OFFICE COMPUTING inspired me.

I've been dreaming for a long time about doing exactly what he's done to automate *my* practice.

Thanks to you and to Dr. Gordy for the stimulation.

JOHN W. PLUMMER, D.D.S.
Oregon, Wisconsin

CORRECTIONS

A review of *Dinosaur Days* from Learning Lab Software Publishing Inc. that appeared in "Dinosaurs Galore," page 88 of the June 1989 issue, incorrectly featured a screen shot from a program with the same name published by Teach Yourself by Computer Software, Inc. Below is a screen shot from Learning Lab's product, which has recently been updated with digitized speech and improved graphics.

A screen for Learning Lab's Dinosaur Days.

An incorrect telephone number for ordering the System Sweeper mini-vacuum (Micro-Computer Accessories, Inc.) was listed in the Office Essentials column of the May 1989 issue (*page 72*). The correct number for ordering the product is (800) 521-8270 or (213) 301-9400. ■

HOME-OFFICE COMPUTING *looks forward to letters from all readers. Please direct correspondence to Letters to the Editor,* HOME-OFFICE COMPUTING, *730 Broadway, New York, NY 10003. Include name, address, and telephone number. Letters become the property of* HOME-OFFICE COMPUTING *and may be edited for length and clarity.*

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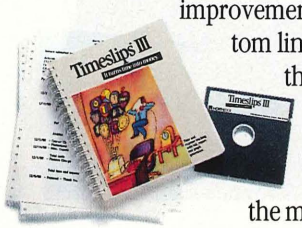

Of course, Timeslips was meant for very small firms, but a funny thing happened. People in very large firms started choosing it. Over some very large time and billing systems.

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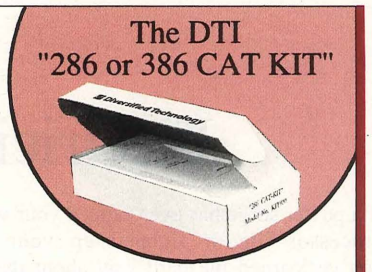

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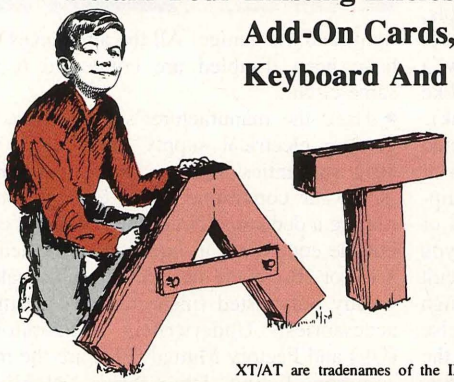

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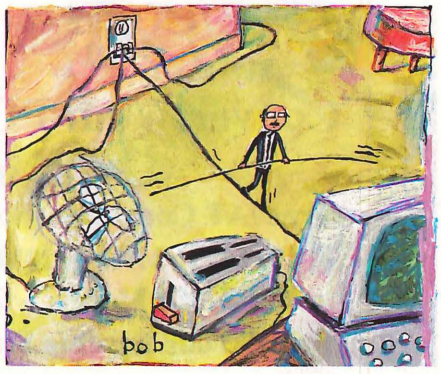
CIRCLE READER SERVICE 53

EDITED BY BRIANNA POLITZER

Electricity: Is Your Home Office Safe?

ILLUSTRATION BY BOB ECKSTEIN

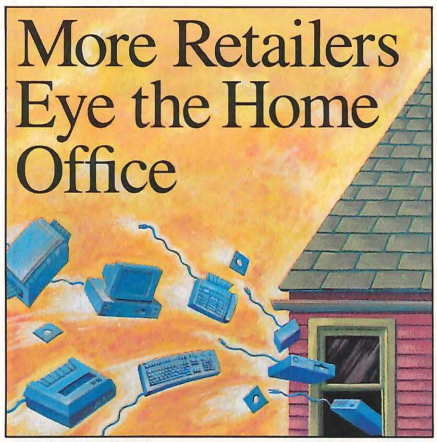
If a power surge has ever zapped your word-processor file or flubbed up your fax, you've learned the hard way about the importance of good circuitry. But poorly managed power can also be a hazard to personal safety. Here, David Shapiro, owner of Safety First Electrical Contracting, Consulting, and Safety Education, outlines tips for ensuring electricity safety in your office.



- Don't run office equipment on a circuit that also serves motors or heavy, noncontinuous loads, such as refrigerators; freezers, air conditioners, exhaust fans, furnaces, heaters, hair dryers, sterilizers, power tools, or vacuum cleaners. The extra load could cause interference on the line or blow a fuse, perhaps at a critical moment (like when you're saving a file to your hard disk).
- To find out which outlets are connected to which circuits, plug in a loud radio at each location you intend to use office equipment. One by one, disconnect your fuses or switch off your circuit breakers until you find the one corresponding to that circuit (the radio will go dead). Next, go through the rest of the house to find out what else has gone dead. Don't forget to check the doorbell, the furnace, the attic, the outside light, and the garage. All the appliances that have been disabled are connected to the same circuit.
- Heed the manufacturer's instructions regarding electrical supply. This way, you keep warranties in force. Some equipment (some air conditioners, for example) may require a dedicated circuit with nothing on it but the equipment in question, protected by a 15- or 30-ampere fuse or a circuit breaker.
- Buy only listed (inspected and certified) accessories. Underwriters' Laboratories (UL) and Factory Mutual (FM) are the most common listing laboratories. Nonlisted equipment may not meet safety standards.
- Buy a self-explanatory tester kit or hire an electrician to make sure your outlets are properly grounded. Ungrounded outlets are a safety hazard and present a danger to data, disks, and chips. Don't judge a book by its cover: Even modern-looking three-prong outlets are not necessarily grounded.
- Spend a few dollars to have tired outlets replaced. If a receptacle doesn't grab a plug firmly, the flow of electricity can become irregular as it struggles to pass from the outlet into your power cord.
- Don't use too many extension cords—they increase the risk of fire and shock. Furthermore, a disturbed extension cord can disrupt a circuit—destroying data or damaging disks. Running cords from room to room, under carpets, or pinched under or behind furniture is especially risky.
- Give thought to your total office load. Read the equipment nameplates. The rules are simple. First, no piece of equipment designed to share a circuit should draw more than 50 percent of the circuit's capacity. Second, all equipment that will be used together should not add up to more than 80 percent of circuit capacity.

More Retailers Eye the Home Office

ILLUSTRATION BY BILL GIBBONS



Guess what—home-based workers are spending millions of dollars on computers, accessories, and office supplies. While that may not be a surprise to *you*, some retailers are just now realizing the potential of the home-office market and are now trying to lure these customers into their stores with better merchandise, lower prices, and special promotions.

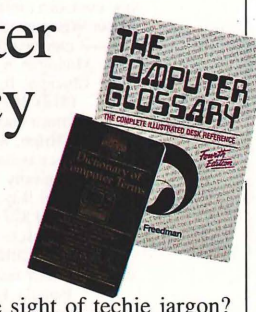
Steven Solomon, General Manager of Fuji Photo Film U.S.A.'s Computer Media Division, explains that the growth of the home office has forced the industry to sit up and pay attention. "Retailers are finding out that the home-office user is not just a one-shot buyer," he says. "The incremental business that the customer can generate is substantial. A user may double the amount of equipment and supplies he or she purchases in the first year or two."

Fuji has extensively researched the home-office phenomenon and is designing promotions to secure this market for its disk sales. Last March, 30 computer and consumer-electronics retailers and distributors gathered to discuss the home office at Fuji's Fifth Annual Dealer Roundtable. Most agreed that the growth of the home office has prompted retailers to reevaluate the market, and many indicated that they had already sponsored special promotions or offered discounts to home-based businesspeople.

For instance, Software, Etc., a retail software franchise, lured home-workers to its stores in March with a promotion called "The Greatest Home Office." Fliers, banners, and radio ads boasted the slogan, and the store discounted several productivity packages, such as Dac *Easy Accounting*, *Peachtree Accounting*, Microsoft *Works*, *Excel*, and various word processors.

Solomon predicts that we'll be seeing more of this type of promotion in the future. In contrast to corporate buyers, he says, "the home user is spending his or her own money, and that's a lot more critical. Quality and value become more important."

Sure Cures for Computer Illiteracy



Do you quake at the sight of techie jargon? Be lingo-phobic no more. Revised versions of two essential reference books illuminate computer-related terms for even the most inexperienced user.

The Computer Glossary, by Alan Freedman (AMACOM Division of the American Management Association, $27), includes 400 illustrations and more than 3,500 definitions, from *archive* to *ZModem*.

Barron's Dictionary of Computer Terms (Barron's Educational Series, Inc., $9) is a pocket-size reference for those who might need to understand *gas plasma displays* or *DIP switches* at a moment's notice.

Both are easy to understand and could prove indispensable to anyone who uses a computer. Both are available in general-interest bookstores.

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Facts are facts, and the sad fact is that over 70% of the people who go to all the expense of buying computers and all the aggravation of trying to figure them out end up using their computers mainly for word processing and spreadsheets—nothing more.

To put it simply, the last thing most people need for their word processing is a computer. What they do need is something that can make writing reports, drafting letters and creating spreadsheets easier and less expensive than any computer ever could—a Smith Corona Laptop Word Processor.

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CIRCLE READER SERVICE 52

Special Pursuits: News for People with Disabilities

PHOTOGRAPH BY MIRIAM BERKLEY

Stephen Hawking controls his voice synthesizer from his motorized wheelchair.

Stephen Hawking Shoots for the Stars

"Hope springs eternal—and never, never give up," say Stephen Hawking and his wife, Jane, to all persons with disabilities.

Hawking, world-famous physicist, Cambridge University professor, author of the best-selling book *A Brief History of Time*, and father of three, knows what he's talking about. Disabled by amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease) for his entire adult life, he cannot speak or move any part of his body except three fingers, his eyes, and his lips. In 1985, a tracheotomy deprived him of speech. Now 47, Hawking communicates with the world through an unusual set of vocal cords: a computerized voice synthesizer.

Only 50 percent of patients with ALS live more than five years after diagnosis. Just a handful, like Hawking, have lived more than 20 years. In England, there are at least 5,000 people with ALS, and there are about 30,000 cases in the United States today.

Hawking communicates with the assistance of software from Words Plus, a Datavue Spark 6402EL portable computer, and a custom-built voice synthesizer attached to his motorized wheelchair. This high-tech contraption allows him to choose from 2,750 words that appear on his screen (only 200 in his public-speaking database are scientific) and then turns them into spoken sentences. The cost of such a setup? About $6,000 to $7,000, plus charges for an engineer to mount the equipment.

Jane Hawking, a teacher with a doctorate in languages, points out that this technology came "just at the right time for Stephen," who had to laboriously spell out each word as recently as 1985. "He has been a pioneer in communications for disabled people," she says. "Despite the critical state of his health, he had the motivation to learn to use the computer, which enabled him to complete his book."

Hawking has never accepted the limitations of his ailment. Encouraged by his wife, as well as by his friends and colleagues, he is determined to live, travel, and work as normally as possible. Although foundations such as the John D. and Catherine T. MacArthur Foundation in Chicago have helped the Hawkings financially, Stephen Hawking also raises funds and campaigns for people with disabilities. His goal? To help others overcome physical limitations so that they too will be able to work and contribute to society.

Telephones for People with Hearing Impairments

The telephone has become even easier to use for those with a limited ability to communicate. Through Telecommunications Devices for the Deaf (TDD) and the AT&T Relay Service (in cooperation with local phone companies), those who cannot hear or speak can carry on telephone conversations, even with others who have similar disabilities.

Both methods of communication require a very small typewriter-like device called a TDD machine, which is available from AT&T for $250 and up. A printer (optional) brings the total price to between $420 and $650. The TDD machine enables a user to place or receive a telephone call and to communicate over the telephone by typing in and receiving messages. Without a relay service, both parties must have a TDD.

Taking it one step further, the AT&T Relay Service lets a deaf person converse over the telephone with someone who does not have a TDD machine. Twenty-four hours a day, trained communications assistants are available to receive the message you send, connect with whomever you've called, relay your unedited words, and, best of all, convey the words of others back to you through the TDD machine. Confidentiality is guaranteed. The emotional tone of your call—anger, joy, sadness—is also conveyed, if possible.

In addition to the obvious social advantages, one of the tremendous benefits of the system is helping unemployed deaf people find work. Being able to communicate with an employer, a client, or a colleague greatly enhances the job and improves advancement prospects of those who are deaf or speech impaired.

The service is available throughout New York, California, and Alabama. Other states are expected to follow. And if you use the TDD or Relay System, you will receive a 50 percent discount on your in-state telephone bill.

To order either system, or to request more information, call one of these nationwide toll-free numbers for AT&T's National Special Needs Center: (800) 233-1222 (voice) or (800) 833-3232 (TDD).

—SHIRLEY CAMPER SOMAN

PHONE NUMBERS:

- National ALS Association, 21021 Ventura Blvd., Suite 321, Woodland Hills, CA 91364; (818) 340-7500. Fax: (818) 340-2050.
- Words Plus (805) 949-8331
- Datavue (404) 564-5668

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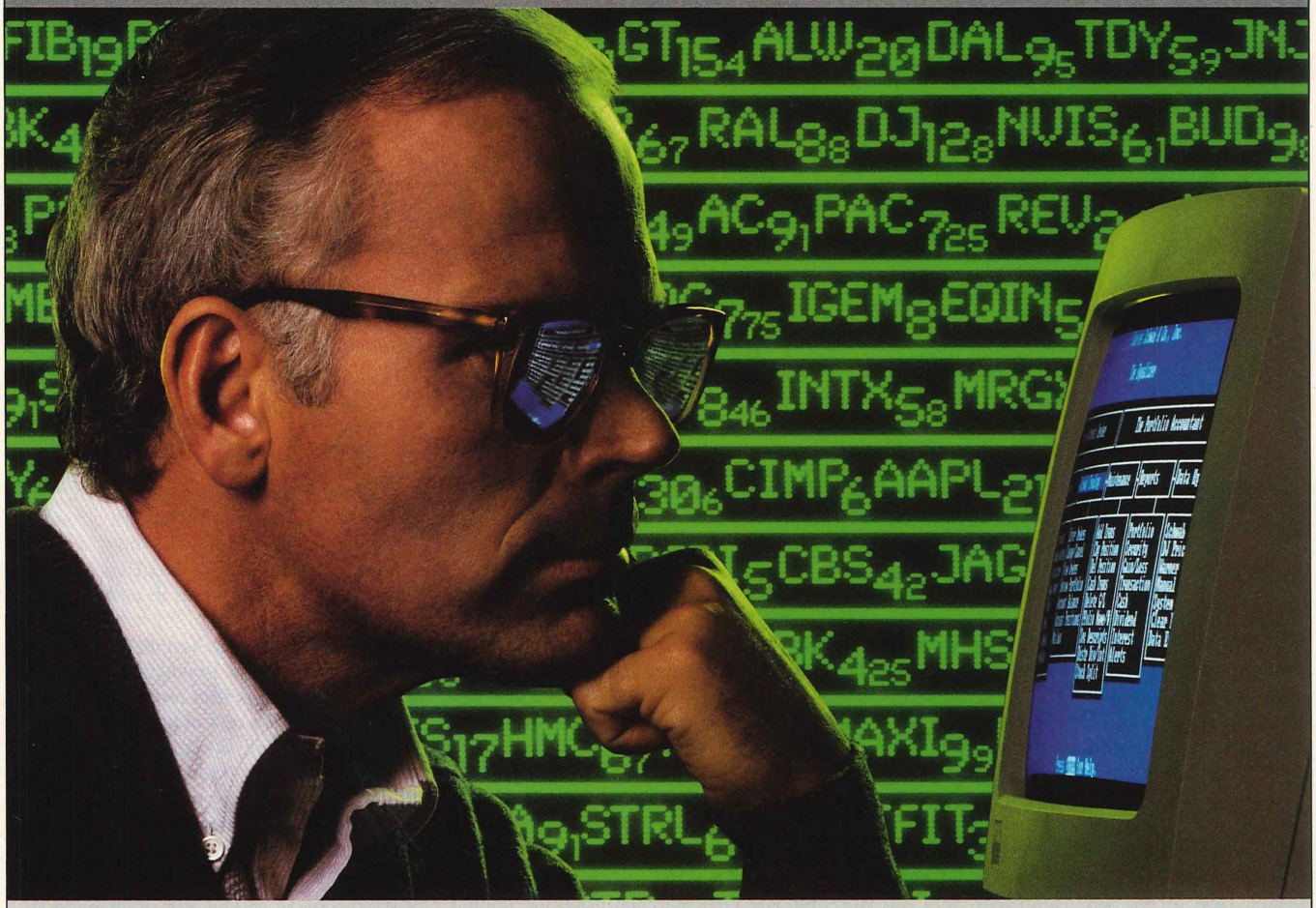

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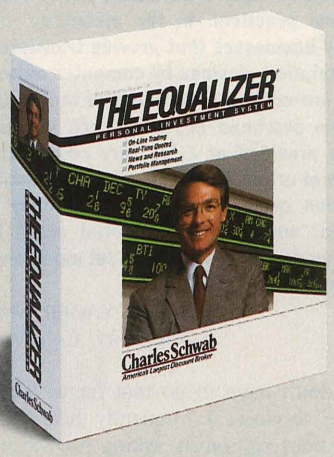

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CIRCLE READER SERVICE 51

Pro-Cite Makes Indexing Simple

BY JOANNE PRATT

If you're looking for business information, delve into the business section of your local library. You'll be amazed at how much you can learn while browsing through trade magazines and newspapers. Be sure to get acquainted with the *Commerce Business Daily*, which lists government procurement invitations (opportunities to bid on government product and service contracts) and sales of surplus property contract awards (the government often sells surplus equipment at good prices). A knowledgeable librarian can guide you if you outline your needs. Best of all, you've already paid for the help with your tax dollars.

Q. I want to do freelance work indexing books, particularly law books, in addition to my job as a law librarian. What IBM-compatible software do I need?

MARITA E. PAPARELLI
Scranton, Pennsylvania

A. First, have you considered broadening the scope of your service? You might contact publishers, for example, to see if they also need freelance preparation of bibliographies and catalogs. You may be able to use your favorite word-processing program for this type of work. Most full-featured programs let you tag keywords, which are then automatically collated into an index. The database *Pro-Cite* ($395; Personal Bibliographic Software, Inc., P.O. Box 4250, Ann Arbor, MI 48106), lets you arrange references and produce bibliographies in any style your clients select. It includes templates for books, reports, and conference proceedings. You also can transfer information that has been downloaded from data sources.

If you choose to go with *Pro-Cite*, I recommend using *WordPerfect* 5.0 ($495; WordPerfect Corp., 1555 N. Technology Way, Orem, UT 84057; [801] 225-5000) for word processing. *The Steffen Legal Dictionary*, a spelling checker with 30,000 legal terms (but no definitions), is available to supplement the *WordPerfect* dictionary ($55; ExecuServe, A814, University Mall, Suite 141, Orem, UT 84058; [801] 225-7678).

Q. In the February Letters column, Vince Ulstad wrote that he wanted to catalog slides and photos. I recently discovered *Pic Trak* ($89; Glacier Software, P.O. Box 3358, Missoula, MT 59806; [406] 251-5870). This new software package has done wonders for my photo library.

PEG TILESTON
PRESIDENT, INFORMALASKA, INC.
Anchorage, Alaska

A. Thank you for informing us. According to the flier you enclosed, the program handles labels, album photo lists, and indexes with one data entry streamlined by macros. Now even those of us with boxes of unidentified slides have an incentive to get organized.

Q. I am a writer and a physician and require a lot of transcription work. I can hardly wait for direct voice-to-ASCII transcription technology to become practical. In the meantime, are there any businesses that provide translation or transcription services by computer owners living in low-cost-of-living areas of the world? With little overhead expense, such services could be provided at rates very competitive with typical urban American prices. Incoming information could be sent via hard copy or audiotape, and outgoing material could be sent via modem or disk. Please let me know if any such companies exist.

N. BRUCE YAGER, M.D.
Culver City, California

A. You don't have to go that far to locate freelance services. I frequently hear from medical transcriptionists asking how to obtain clients. I just found out about a free newsletter that can bring doctors and transcriptionists together: *Perspectives on the Medical Transcription Profession* (six issues per year; Prima Vera Publications and Health Professions Institute, P.O. Box 801, Modesto, CA 95353; [209] 524-4351). You'll find ads and references for transcription services throughout the newsletter.

Transcriptionists will benefit from the newsletter's notices of workshops and conventions, updates on medical terminology, and articles on such topics as setting fees.

Q. I am a 34-year-old former plumber and print-shop pressman. I recently developed an allergy to chemicals that requires me to stay in my home for the rest of my life. Without an air tank, I can't go outdoors. My doctor and attorney have suggested that I use a computer, fax machine, printer, telephone, and my artistic ability to pursue a home business venture. I have enclosed a photo of my artwork, which up to now has just been a hobby. Any ideas of what to do and how to go about it?

EARL L. LOPES
Makawao, Maui, Hawaii

A. Your artwork is very appealing—good enough, in my opinion, for you to become a professional artist. Consult the islands' art community for some professional opinions of your work. Your first choice would be to find a dealer to represent you and show your paintings. As a second approach, contact commercial interior-design professionals who need paintings to decorate hotels and office buildings. Find gift shops and restaurants where you could display your work and sell it on consignment. This process will take time, but I think your talent merits the effort. Another possibility is illustrating for magazine and book publishers—send samples of your work to art directors. Don't be discouraged by rejections—there is no doubt a greater demand for plumbers than artists! ■

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Send your questions on taxes, legal issues, developing a business plan, capitalizing, marketing and public relations, or any other business-related issues to Joanne H. Pratt, c/o ShopTalk, HOME-OFFICE COMPUTING, *730 Broadway, New York, NY 10003. Name, address, and telephone number must be included on all correspondence. Pratt is a nationally known researcher, consultant, and speaker on the subject of home business.*

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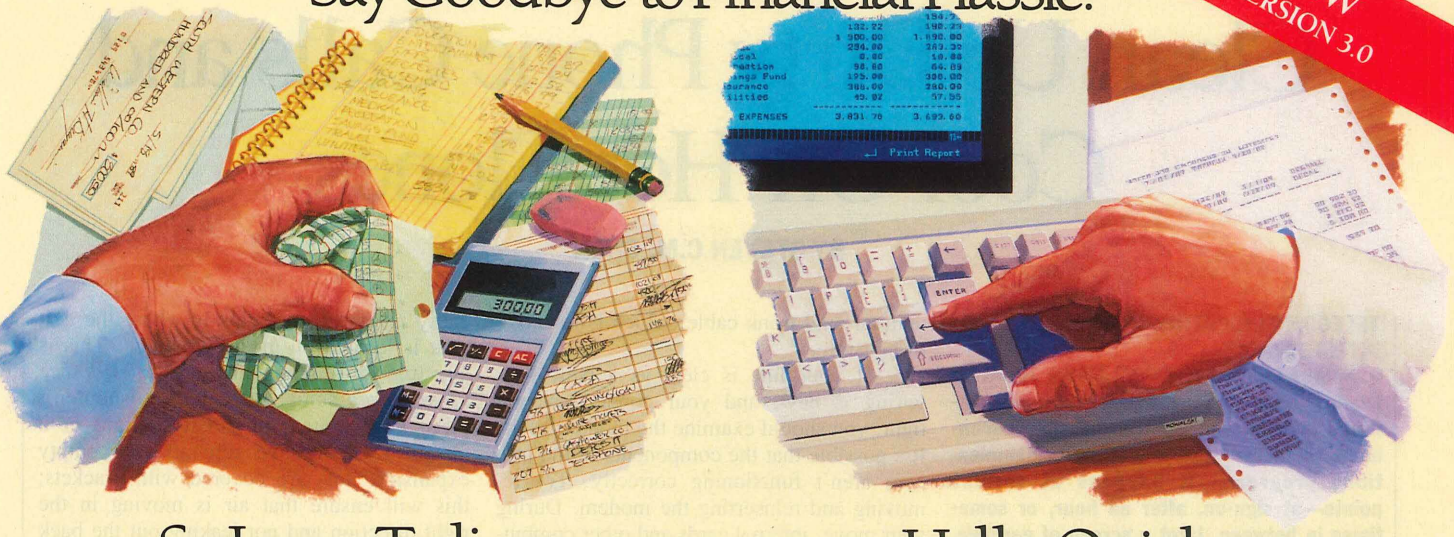

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CLINIC

Clean Up Dirty Phone Calls and Cool Off Hot Clones

BY STEVEN C.M. CHEN

TELECOMMUNICATION INTERFERENCE

Q. Help! I have an IBM PS/2 Model 30 with a Leading Edge Model L Series 1200-baud internal modem, and my transmission disconnects whenever I use any of my communications programs. It happens at various points—at sign-on, after an hour, or sometimes in between. I get a screen of garbage, then my modem disconnects. I did not have this problem until we moved into town. Can you help?

JOANNE HAVENS
Greenfield, Massachusetts

A. Since you just moved into town, it's possible that a "dirty" phone line could be the culprit. Electrical noise can garble text during telecommunications—your software and hardware try to translate the static into characters. Electrical noise, for example, short breaks in the line that are usually not distracting during phone conversations, can also cause modem disconnection.

Here are few tips for isolating and solving your line problems:

1. Pick up the phone and call somebody—if you hear constant or intermittent static, you may have a bad line. Repeat the test with another phone, just in case the phone itself is the problem.

2. Go through your new home and examine all the exposed telephone wiring, including the modular boxes and older wiring blocks. Make sure there is no dust or dirt collecting in the sockets and that all the connections are tight. Upgrade older, twisted telephone wire to newer wire. If contact points are turning brown or rusty, you may need to replace the wiring block. Also, make sure that your wires are not forming loops—they can act as antennas, bringing radio noise to your telephone line.

3. Jot down when the problem occurred, exactly what the problem was, and what type of call you were making. You may discover that all your problems are occurring at a specific time of day—if so, try rescheduling your telecommunications.

4. Drop the transmission speed to 1200 or 300 baud. At lower speeds, static noise on the line can be less of a problem.

5. Contact your city's department of public works for information about the wiring in your vicinity. Older cities still use older, underground trunk cable, which is sensitive to moisture.

6. If your line is clear as a bell, your wiring is new, and your connections are tight, you should examine the modem itself. It's possible that the components of the modem aren't functioning correctly. Try removing and reinserting the modem. During your move, internal cards and other computer connections may have come loose. Again, clear out any dust or dirt near the connections.

Though relatively inexpensive, Leading Edge modems are generally reliable products. However, if you are spending a lot of time downloading and telecommunicating, you might want to invest in a top-of-line unit (Hayes, Okidata, and Practical Peripherals modems all get high marks).

If you are concerned about eliminating errors in your communications with one or two parties, consider an error-correcting modem. You'll have to convince the people at the other end to buy an identical one, but you can use it in non-error-correcting mode for standard telecommunications.

BURNING QUESTION

Q. My AT clone gets very, very hot after being on for about three hours. Can you recommend a way to cool my system down?

JAY CARTER
Los Angeles, California

A. Overheating is the number-one cause of electronic equipment failure. After a few minutes of operation, your computer should be no more than a few degrees warmer than room temperature. If you place your hand next to the fan and feel warm air coming out, everything's okay. However, if a great deal of heat is building up after only a few hours, there may be a problem. Until that problem is solved, shut off your system regularly and allow it to cool fully before going back up.

As a quick fix, try placing a regular household fan a few feet from the computer and directing the air right on it. This will push away the warm air surrounding your computer.

For a more permanent solution, here's a checklist for troubleshooting your problem:

1. Make sure there is at least four inches of clear space around your system, especially in back, since this is where the exit vent is located on most computers. This is also true for monitors and printers. It's nice to work in a sunny spot, but you shouldn't place your system in direct sunlight or a boxed-in area. Make sure all your empty expansion slots are covered with brackets; this will ensure that air is moving in the right direction and not leaking out the back before it gets to the fan.

2. As a rule, you should open up your computer at least once a year to clean up dust and dirt. Remove your computer's cover and check around, especially near the chassis' air inlet (usually these are slots on the front cover of your computer). Dust on circuit boards can act as an insulator and trap heat generated by the circuitry. Compressed-air canisters designed especially for computers are widely available.

3. You'll also want to see if the fan is working properly. While the cover is off, turn on your computer and observe your fan's operation. Any sticking or slowing could mean it's time for a new one. Dust buildup on the fan blades can reduce air flow in your computer.

4. It's possible that the power supply is insufficient for the requirements of your computer. Check the label on your power supply and compare it to the power-supply specifications in your owner's manual. Power supplies range from 80 watts to more than 200 watts.

5. If you're using all your expansion slots, it may be a good idea to check the cards' total power consumption and compare that, plus the power drain of your computer without expansion cards, to your power supply's rating. A total power requirement greater than the power supply can generate means that you'll need to replace it with a higher-wattage supply.■

If you have technical questions or computer ailments that need diagnosis, our technical staff will try to help. Although we cannot answer each letter personally, this column will deal with frequently asked questions and common problems. We reserve the right to edit letters for length and clarity. Please include your name, address, and phone number with all correspondence. Send your letters to Clinic, HOME-OFFICE COMPUTING, *730 Broadway, New York, NY 10003.*

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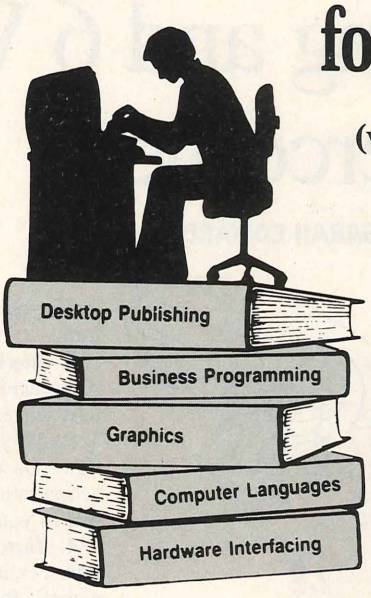

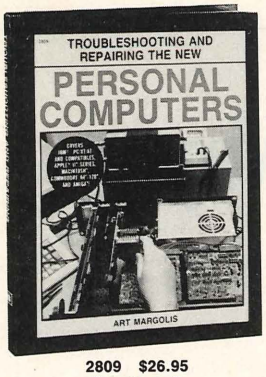

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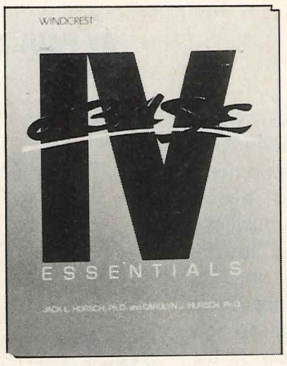

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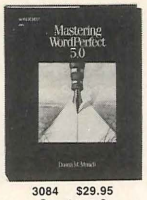

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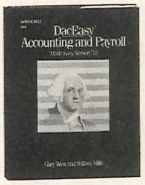

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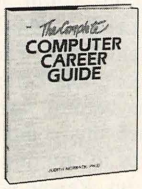

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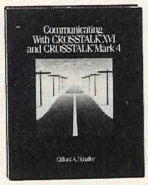

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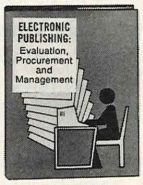

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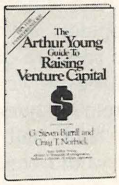

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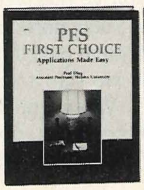

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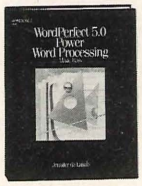

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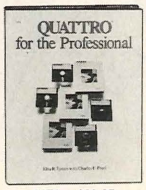

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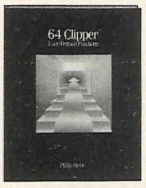

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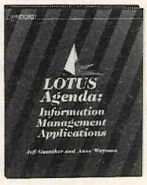

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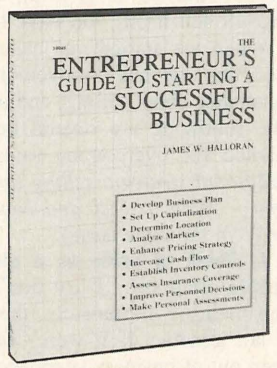

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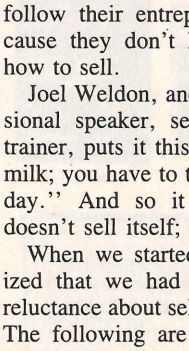
Fear of Selling and 6 Ways To Overcome It

BY PAUL & SARAH EDWARDS



Over the years, we've talked with hundreds of aspiring entrepreneurs who say, "I'd love to start my own business, but I can't sell." In fact, motivational speaker and sales trainer Brian Tracy believes the primary reason so few follow their entrepreneurial dreams is because they don't know, and won't learn, how to sell.

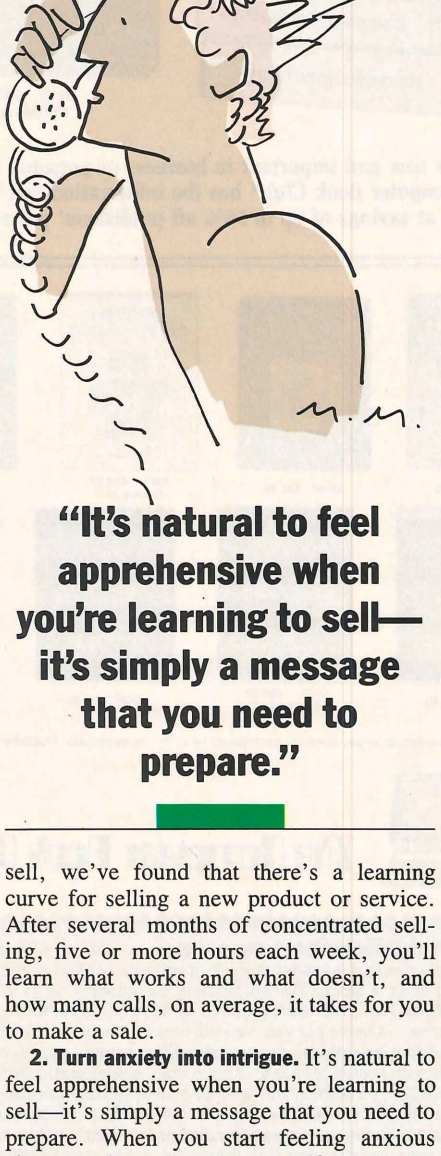
Joel Weldon, another well-known professional speaker, seminar leader, and sales trainer, puts it this way: "Cows don't give milk; you have to take it from them twice a day." And so it is with a business. It doesn't sell itself; you have to sell it.

When we started our business, we realized that we had to overcome our initial reluctance about selling, and in time we did. The following are several key lessons we learned for overcoming sales anxiety (*for additional strategic selling tips see our column "How to Sell and Negotiate Like a Pro" in the June issue*).

1. Think of sales as a skill to master. People often say, "I just don't have a sales personality." Fortunately, the ability to sell is not genetic. If it were, we would have been out of business years ago. Brian Tracy says, "Saying you don't have a sales personality is like saying you can't ride a bicycle because you don't have a bike-riding personality." Selling is a skill that you learn by doing over and over again, just as you would to learn golf, tennis, or the piano.

Enroll in a sales-training program at your local community college or university or invest in a comprehensive audiotape sales-training program, such as *The Psychology of Selling*, by Brian Tracy. ($55; Brian Tracy Learning Systems, 462 Stevens Ave., Suite 202, Solana Beach, CA 92075). This program gives six hours on the basics of successful selling.

Even for those who already know how to sell, we've found that there's a learning curve for selling a new product or service. After several months of concentrated selling, five or more hours each week, you'll learn what works and what doesn't, and how many calls, on average, it takes for you to make a sale.



"It's natural to feel apprehensive when you're learning to sell—it's simply a message that you need to prepare."

2. Turn anxiety into intrigue. It's natural to feel apprehensive when you're learning to sell—it's simply a message that you need to prepare. When you start feeling anxious about a sales call, ask yourself what's the worst thing that could happen? Then focus your attention on creative ways to prevent or handle such a scenario. Treat it as a challenge. Once you're prepared for the situations you dread, your confidence will return.

3. Stop hoping, and start expecting results. Approaching sales calls by hoping for the best leaves the outcome to luck or chance. To build your sales confidence, ask yourself how you can influence the outcome. Take action rather than just letting something happen *to* you.

4. Turn disappointments into determination. Feeling discouraged or disappointed is natural. But when you're disappointed, your energy level is low and you may feel depressed.

Whenever you feel disappointed, ask yourself these three questions (from *The Emotional Hostage*, by Leslie Cameron Bandler and Michael Lebeau; Future Pace, Inc.; 1986): Have I ever done this before? Has *anyone* ever done this before? Can I imagine a situation in which this could be done? If you can answer yes to any one of these questions, don't give up. Renew your determination to move ahead.

5. Stay motivated. If your motivation begins to wane, shift your attention away from the difficult tasks at hand and focus on your goal. Remind yourself why you started your business.

For example, writing our book, *Working From Home*, required many tiring hours of negotiating with editors who were unfamiliar with computers and other electronic technology. The pressure of tight deadlines was intense. Whenever we felt like giving up, we would remind ourselves why we were writing the book and think of the many people who would benefit from it. This vision always reinvigorated us.

6. Build up your confidence. Confidence comes from building a foundation of success and using it as a reference in the future. Whenever you need to boost your confidence, review your past accomplishments. Think of difficult situations you've handled well. Recall compliments you've received. Reread thank-you notes, letters of commendation, and other awards you've received.

We've created a file of such notes and letters, and reading through them puts things back into perspective when we start feeling insignificant or inadequate. When you feel prepared, motivated, and confident about selling, you may discover that you actually enjoy it. ■

PAUL & SARAH EDWARDS *are the authors of* Working from Home, Everything You Need to Know to Live and Work Under One Roof *(Jeremy P. Tarcher, 1987) and the audiotape,* How to Succeed at Working From Home *(McGraw-Hill, 1987). They can be reached on the Working From Home Forum, which they operate on CompuServe (*GO WORK*).*

ILLUSTRATION BY MONA MARK

OS/2 Rebates
New Lotus *1-2-3* Unveiled
Sneak Peek at Macintosh System 7.0
Apple IIGS Grows More Mac-Like

IBM/MS-DOS

BY HENRY F. BEECHHOLD & STEVE MORGENSTERN

Big Blue has big plans: It hopes to convince the public that OS/2 is the new standard and logical successor to MS-DOS/PC-DOS. In fact, the company has announced that it will rebate what industry analysts have estimated at a total of $60 million to new buyers of OS/2 who upgrade their computers or buy OS/2 applications. Because OS/2 and its applications need plenty of memory to run efficiently, IBM will rebate $100 per megabyte of RAM expansion, up to four megabytes, to buyers of the standard version of OS/2 and $200 per megabyte—also, up to four megabytes—to buyers of the extended version of the operating system (the expansion must be purchased from IBM). Additionally, IBM will offer rebates on the purchase of OS/2 applications programs (even from selected third-party manufacturers) and on PS/2 computer add-ins (cards, etc.). So if you're planning to upgrade, do it soon—the offer expires December 31.

Big, Bad Floppies. A new breed of disk drive has entered the battle for the mass-storage market. A number of companies, including Panasonic, Brier Technology (in cooperation with Irwin Products Group), and Quadram, are just starting to develop and market 3.5-inch floppy-disk systems with capacities as large as 50MB—and they predict even larger capacities for the future. Data-access times for these drives are in the same ballpark as those for hard-disk drives. These new products could well be a practical alternative to hard disks and tape-backup systems because they allow mass storage and backup capabilities and they provide the security of being removable. Thus, it's like having a tape backup, hard-disk drive, and floppy-disk drive—all in one device. Although the first versions will probably be expensive ($700 to $1,000), these prices should drop as more hit the market.

An Environment with a View. Traveling Software has just come out with *ViewLink* ($150), a program unusual enough to warrant a new term: associative access manager. *ViewLink* is similar to a desktop environment like *Windows*: When you select a data file (such as a word-processor document) from your directory of view-linked, or selected, applications, *ViewLink* automatically loads the application for you, saving you time.

The real power of *ViewLink*, however, becomes apparent when you set up the Hyper Access feature, which lets you link data files from any of your applications by keyword, phrase, or other criteria. In this way, you can create categories of files that you want to link together (such as all of the letters written to a particular person in a given time period). This means that you can organize your information by content instead of by file format.

Hyper Access can be very convenient if you use different types of files (say word-processing and spreadsheet) in one project. Instead of having to exit each document and reload the next program, you can simply select the document from your menu of linked files, and—poof!—it appears on-screen.

ViewLink comes preset to work with many popular programs (*askSam*, *Crosstalk*, *dBase III*, *Framework*, Lotus *1-2-3*, *Quattro*, *WordPerfect*, and *XyWrite*, to name a few), but you can add any application you wish. Basically, the program lets you structure your computing environment to suit your needs instead of keeping you locked into the inflexible DOS directory-subdirectory system. This imaginative program lets you have it your way instead of DOS's way— a welcome relief. — H.B.

The Lotus Position. Choosing a top-notch spreadsheet for your MS-DOS computer was once as easy as 1-2-3—Lotus *1-2-3*, that is. No longer. Now, other giants have emerged on the scene and are providing advanced spreadsheet capabilities. Microsoft's *Excel* and Computer Associates' *SuperCalc 5*, are two leaders in the market and the bang-for-the-buck value packages are Borland's *Quattro*, *Lucid* v2.0 (now marketed by Dac Software), and Paperback Software's *VP-Planner Plus*. And even these are really just the tip of the iceberg. At this point, it's rare to find a spreadsheet program from a reputable publisher that doesn't offer every capability the average small-business owner needs.

In the face of such intense competition, Lotus Development Corporation has delivered not only the feature-rich Release 3 it originally promised in 1988, but also a more modest Release 2.2 upgrade as well. Suddenly even *1-2-3* isn't as simple as 1-2-3!

The reason for the dual release is hard to explain but worth understanding: The original IBM PCs and compatibles, powered by 8088 and 8086 microprocessors, were designed to allow only a 640K memory area for programs (some of which is used by DOS itself). The more recent 80286- and 80386-based PCs, on the other hand, are designed to make use of much larger quantities of RAM. The 80286 chip, for example, can address a full 16MB of memory—but not under DOS, which stubbornly insists that the universe ends at the 640K barrier.

I've written about the extended and expanded memory systems for getting around the 640K limitation. These are fine for keeping large amounts of data in memory. However, if a program requires more than 640K, you're out of luck. And try as it might, Lotus just couldn't squeeze all the promised features of Release 3 into 640K. The company's solution was to produce a more modestly featured upgrade for PCs and compatibles (Release 2.2) and a separate version with the works for those using 80286- and 80386-based machines (Release 3).

The high-end release makes use of a new approach called DOS-extender technology that could radically alter software design in the near future. And if it succeeds, this new technology will have a ripple effect throughout the DOS software-development community, which is collectively bulging at the seams against the 640K limitation. Unlike the currently popular expanded-memory system (LIM 4.0), DOS extenders allow programs to directly address the full memory capability of the 80286 and 80386 chips. Programs must be specifically written to incorporate this technology, though, and they won't run at all on 8088- or 8086-based PCs.

Although OS/2 was created to address the 640K limit, the system is so enormous that you need 3 or 4MB of memory to really use it efficiently. In contrast, programs incorporating DOS-extender technology could make good use of even the standard 1MB built into most AT-compatibles. By the time you read this, Lotus *1-2-3* Release 3 will be out, and Release 2.2 should be just around the corner. Keep a close eye on the reception each of these programs receives. If Lotus's market-segmentation strategy is a financial success, I think we'll see wide acceptance of DOS-

extender technology in a broad range of software categories, probably beginning with high-end database managers, desktop-publishing, and CAD programs. — S.M.

HENRY F. BEECHHOLD *is the author of* The Brady Guide to Microcomputer Troubleshooting & Maintenance *(Brady Books, Prentice Hall Press, New York).*

STEVE MORGENSTERN *can be reached on CompuServe (*ID: 72545,606*) or MCI Mail (*SMORGENSTERN*).*

MACINTOSH

BY JIRI WEISS, JR.

Apple promises to wipe the dotty look off the Macintosh screen fonts when it releases version 7.0 of the Macintosh System Software early next year. Included will be fonts that should make screen text more readable at any point size. Apple claims that scaled characters will no longer run together and large ones won't be made up of jagged lines. All point sizes should look equally good.

The new fonts, which will utilize a technology similar to PostScript, will also improve the quality of ImageWriter output, even on an old ImageWriter I. The fonts will be available from within any application and should be fully compatible with all existing Macintosh software, according to Apple. Other updates will include modification of the Finder to improve handling of large directories and the elimination of the *Font/DA Mover*. To add a font, sound, or desk accessory to System 7.0, the user will simply drag the item into the System folder.

The new system will also boost interconnectivity with the IBM world by having the built-in ability to read and write MS-DOS, OS/2, and ProDOS files (this was formerly only a function of the *Apple File Exchange* utility provided with the system software). For those with a Mac II, IIx, IIcx, or SE/30, there will be virtual memory, a feature that will allow the Macintosh to use its hard-disk drive as if it were RAM. This feature will permit users to run applications that require more RAM than they have installed in their machines. It won't be fast, but it will be a good solution for those who need to handle extra-large files or occasionally run multiple applications. Virtual memory will not require specially written applications, according to Apple.

Apple Printer Technology Goes Public. In an about-face, Apple has decided to reveal the mysterious secrets of its printer technology and make it easier for printer manufacturers to write Macintosh drivers. It will even supply the manufacturers with kits to help them along. This will give Mac owners access to the wide variety of printers available in the PC market. But one company is not waiting for Apple's change of heart. Epson recently brought out a $69 kit (software plus a special cable) that makes its 24-pin LQ series printers compatible with the Mac. Users of the low-end LQ 500 printer also have to purchase a $59 interface board.

Excel-lent Spreadsheets. Microsoft has made a good thing even better with version 2.2 of *Excel*, which was released at the end of May. New features include the ability to attach notes to cells within a worksheet (which can be read by double clicking on a cell) and better presentation capabilities. Now you can pretty up your spreadsheets with multiple fonts and type sizes or emphasize a particular column by making it larger or by shading it. Additional chart templates and predefined macros have been added.

Microsoft also claims that *Excel* v2.2 is 40 percent faster and says that its files are compatible with MS-DOS *Excel* files. And users with large spreadsheets will be glad to hear that the new version has eliminated the old 1MB limit for file size. The spreadsheet can now handle files up to the Mac's 8MB

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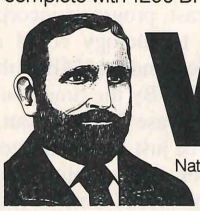

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file-size limit. *Excel* still costs $395. Registered users of older versions upgrade for $99.

Need a New View? If you've decided to splurge on a new dual-page monitor, check out MacProducts USA's new monochrome MagicView monitor. The 19-inch monitor lists for $995 and offers a fast screen-refresh rate with the standard 72 dots-per-inch resolution of a Mac screen. MagicView comes with a video card, a tilt-and-swivel base, and is backed up with a one-year warranty.

JIRI WEISS, JR., *is a freelance writer based in Berkeley, California, and can be reached at MCI mailbox* JWEISS.

APPLE II

BY CHARLES H. GAJEWAY

Apple's new System 5.0 for the IIGS should improve connectivity with the Macintosh, and it implements some features that won't even appear on the Mac until System 7.0 is released.

The new system incorporates a Mac-style Control Panel, which lets the user change the volume, time, date, and rate of cursor blinking. It also includes a revised desktop environment that uses icons to represent fonts, desk accessories, Control Panel devices, start-up programs, and drivers. Further user control is provided by a Get Icon window, which gives easy access to utilities and other system resources.

As an added bonus, System 5.0 is quick—launching programs up to five times faster than previous versions of the system and speeding up some QuickDraw routines by as much as six times. Improved toolbox functions help reduce programming effort, providing a much-needed spur to GS-specific software development. I'll have a hands-on report as soon as I can.

Straightening Up the Mess. Thanks to the dedicated reader who responded to my plea for help with the tangle of wires in back of my IIe. His solution is to roll up excess cable and use twist-ties to hold everything neatly. This is a good idea, except that coils of wire can sometimes act as a mini antenna and cause or worsen radio-frequency interference problems. If you want the ultimate in neatness, use nylon-cable ties (available at Radio Shack and many other stores that sell audio and video accessories). Pull the tie just tight enough to keep it from moving and clip off the excess with a wire cutter for a neat, finished look.

Claris Note. Since its inception in 1987, Claris has been very generous about supporting Apple-labeled products; but, alas, all good things must come to an end. Owners of Apple-labeled products no longer receive support unless they upgrade to *AppleWorks* 2.1 or *AppleWorks* GS. This could be a blessing in disguise, because Claris's upgrade policies and prices are attractive, and *AW* 2.1 (as well as the most current version, 3.0) is a real improvement over the earlier products. So go ahead and upgrade in order to continue getting active support for your software. ■

CHARLES H. GAJEWAY *can be reached on CompuServe* (ID: 73357,3577) *or on GEnie* (ID: C GAJEWAY).

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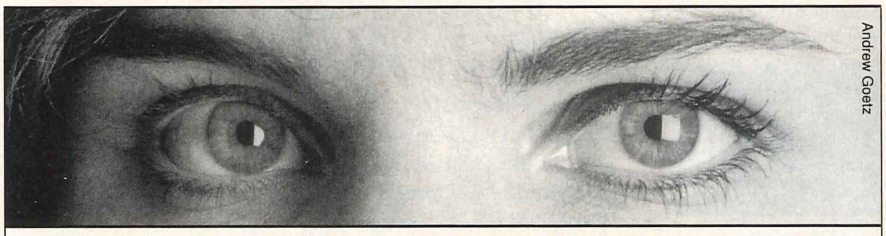
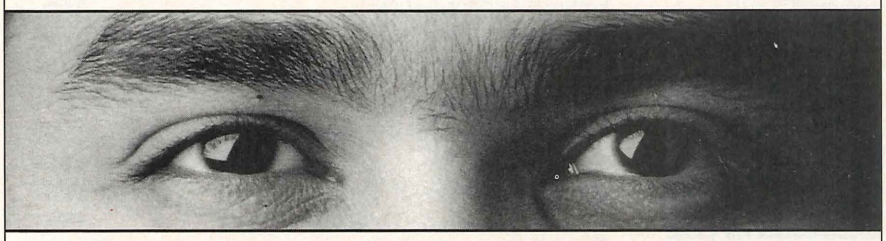

Andrew Goetz

Yesterday, this woman gained access to classified information.



This man learned the location of a bomb on Broadway.

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And the "seductress" in question met a great guy on *Club Aline*—they'll be meeting for drinks next week.

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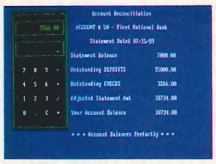

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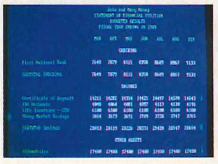

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Accounts Can Be Added When Entering Transactions (Data)	YES	YES	YES	NO
Budgeting	YES	YES	YES	YES
Variable Budgeting By Month	YES	NO	YES	YES
Financial Reports				
Actual Financial Results	YES	YES	YES	YES
Month and Year to Date	YES	YES	YES	YES
All Months On One Report	YES	YES	YES	YES
Budgeted Financial Results	YES	YES	YES	YES
Actual Compared to Budget	YES	YES	YES	YES
Actual Compared to Prior Month	YES	NO	NO	NO
General Ledger Report	YES	YES	NO	NO
Accountant's Trial Balance	YES	NO	NO	NO
Net Worth Computation	YES	NO	YES	YES
Inquiry Reports				
Check and/or Deposit Register	YES	YES	YES	YES
Account Analysis	YES	YES	YES	YES
All Transactions with Party	YES	YES	YES	YES
Cash Requirements Forecast	YES	YES	YES	YES
Aged Invoices Payable	YES	NO	YES	YES
Reports Export to Lotus or Quattro	YES	NO†	YES	YES
Graphics	YES	NO	YES	YES
Bar Charts	YES	NO	YES	YES
Pie Charts	YES	NO	YES	NO
Fiscal Year Support	YES	NO	YES	YES
Optional Password Protection	YES	NO	NO	YES
Financial Calculator	YES	NO	YES	YES
Prints Amortization Schedules	YES	NO	YES	YES
Prints Accumulation Schedules	YES	NO	YES	YES
Mail List Manager	YES	NO	YES	YES
Prints Address Labels and Index Cards	YES	NO	YES	YES
Prints Telephone Directory	YES	NO	YES	NO
Mail Merge with Word Processor	YES	NO	YES	YES
Check Writer	YES	YES	YES	YES
Prints Laser Checks	YES	YES	YES	NO
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Personal Income Tax Estimator	YES	NO	YES	YES
Pop-up Note Pad	YES	NO	YES	YES
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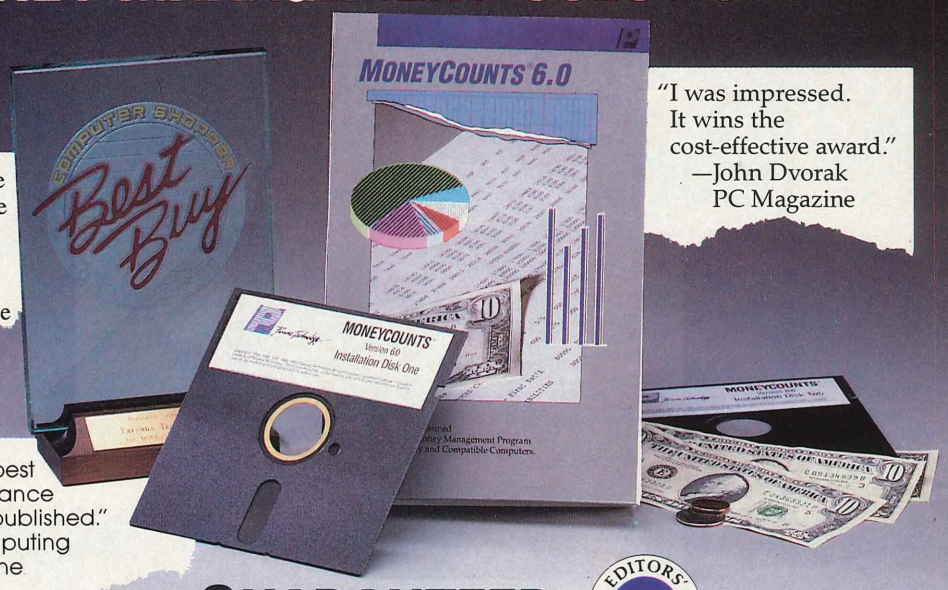

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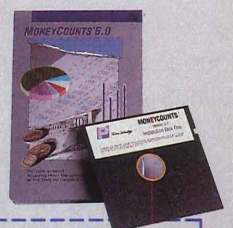

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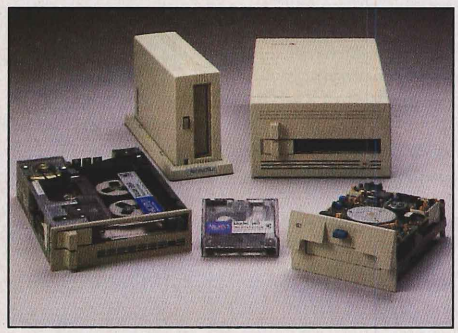

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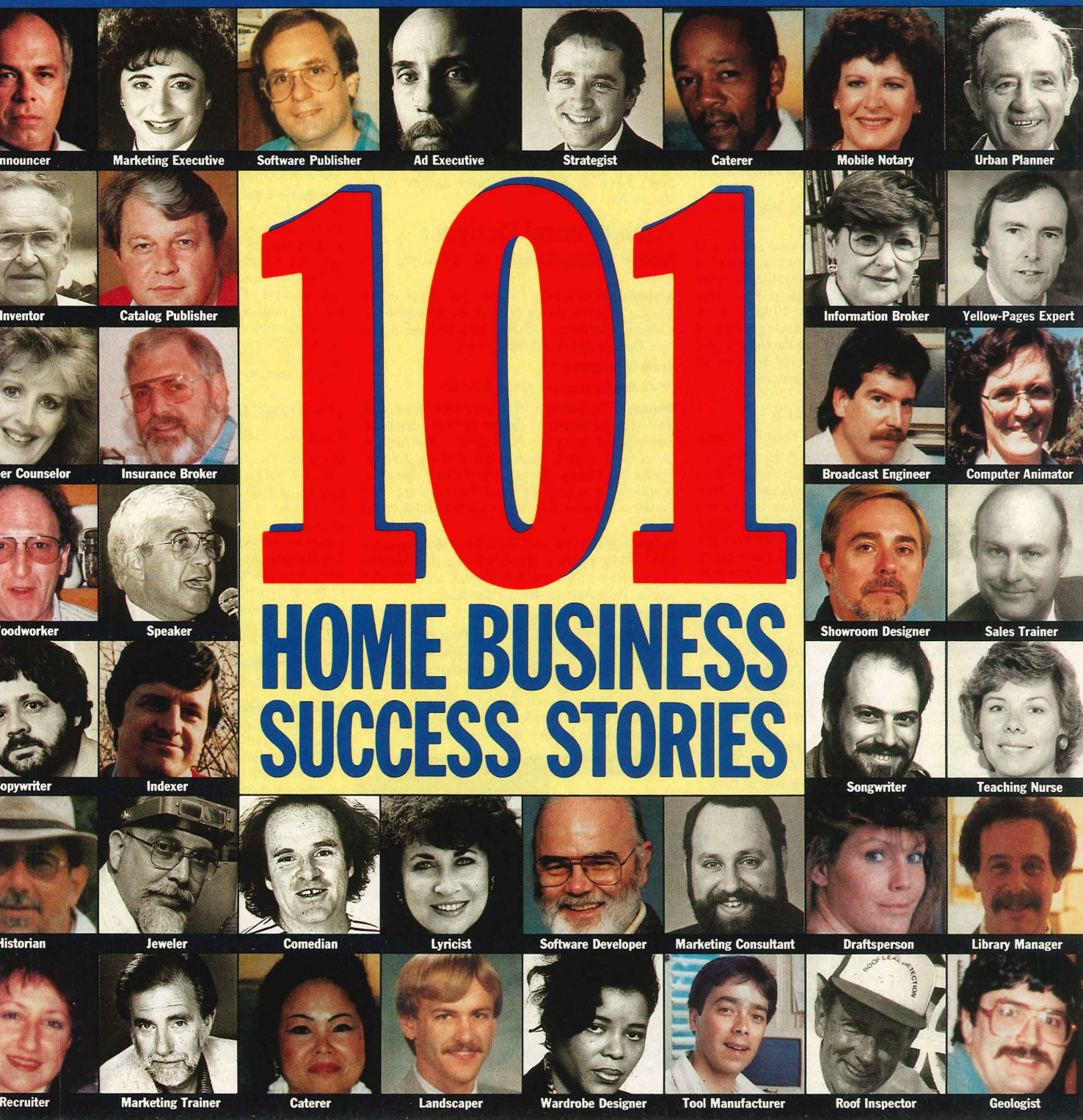
Home Office COMPUTING

More and more Americans are starting their own businesses at home every year. All the polls and pundits say so. But the statistics don't paint a clear picture of who these people are, what they do, and why. So HOME-OFFICE COMPUTING canvassed the country and chose 101 established home-business owners to interview. The profiles and snapshots that appear on the next 25 pages are the faces behind the statistics—unmasked.

BY PAUL EDWARDS



101 HOME BUSINESS SUCCESS STORIES

Advertising Agency

Martin Wallach, 46, Bolingbrook, Illinois

Business: Martin Wallach & Associates, Inc., is an advertising agency that provides writing, design, layout, full production, media buying, planning, consultation, and research. Uses subcontractors. 48 hours/week

Years in Business: 3

Gross Annual Income: $250,000

Business Beginnings: When Wallach's fiancée, who was a journalism major, asked him what he was going to do when he graduated from college with an arts degree, he asked her what *she* was going to do. She said, advertising. He replied, "You mean people get paid for that?" He worked his way up to associate creative director at Foote, Cone & Belding and recognized that his future was in management rather than creative. He started his own agency to "control his own destiny."

Equipment: Macintosh Plus computer; Thunderscan digitizer/scanner; Apple ImageWriter printer; Canon PC 25 copier; Murata 1200 fax machine; Code-A-Phone answering machine; Panasonic cellular phone

Software: Clip-art files, *MacWrite*, *MacCalc*, *Super Paint*

The Owner's Voice: "I would like my agency to grow, but not to the extent where I lose control or need to delegate. I tell my clients that they're never going to be dealing with an underling. They work with the top people all the time. I like as much activity as I can get; I like to be blazingly busy. It makes me feel like I'm the guy on the trapeze. We produce work equal to that of the big agencies for firms that cannot afford the big agencies."

Aerial Photographers

Lisa, 30, and **Robert Reames**, 47, Tucson, Arizona

Business: Reames Aerial Services is an aerial photography and video service. The aerials and videos are used primarily in marketing real estate. Shopping centers, resorts, and other large properties cannot be completely captured in a land photograph. The photos are typically used for fliers and brochures. The firm is also creating promotional videos of Tucson. Lisa and Robert are joint partners. 92 hours/week

Years in Business: 2

Gross Annual Income: $25,000

Business Beginnings: Lisa and Robert were both working in the Tucson construction industry. When it took a nosedive several years ago, both lost their jobs; they saw this as an ideal time to start their own business using their airplane. They had the business and photography experience they needed, and a competitive analysis of the Tucson market indicated that they would be able to sell their aerial-photography services.

Equipment: Packard Bell VX 88 and Amiga 2500 computers; Hewlett-Packard DeskJet Plus and Citizen 180 printers; Leading Edge 1200-baud modem; Kroy lettering machine; AT&T and Cobra answering machines; microfiche reader; Canon F10005 Camcorder; ScanlocGenloc VSL I; 2 Sony monitors; video editing equipment; Beechcraft Musketeer airplane

Software: *WordPerfect*, *PFS: First Publisher*, *Broadcast Titler*, *DeluxePaint II*

The Owners Voice: "Being laid off after six years with corporate America left me with a bad taste," says Robert. "I could have gotten a fairly decent job, but why? How's the next business or corporation going to treat me?

"Providing a useful product that I'm proud to put my name on, working with each other and not for someone else, being able to do what we want to do when we want to do it, and having fun at business—that's my definition of success. You don't have to make a million dollars to be successful."

Architectural Designer

Suzanne Koblentz-Goodman, 40, Brooklyn, New York

Business: Brownstone Design specializes in designing renovations of New York brownstones. Koblentz-Goodman recently launched the magazine *Design Spirit*. 65 hours/week

Years in Business: 3

Gross Annual Income: Over $35,000

Business Beginnings: Koblentz-Goodman was trained as an architect, but has not been licensed. She enjoyed doing the renovation of the turn-of-the-century duplex she and her husband live in. Living in a historic district, she realized that other people were renovating their brownstones, and started a business that draws on her architectural skills.

Equipment: IBM PC and Wyse PC 286 computers; NEC 3550 printer; Hewlett-Packard DraftPro plotter; Hayes Smartmodem 1200; Canon PC 6RE copier; Panasonic answering machine

Software: *MultiMate*, *AutoCAD*

The Owners's Voice: "I developed the idea of publishing *Design Spirit* at the same time that I began Brownstone Design. One of my original goals for Brownstone Design was to create enough income to finance *Design Spirit*. I wasn't seeing my ideals expressed in art and design publications, and I wanted to be in touch with other designers."

Architectural Historian

James Sazevich, 39, St. Paul, Minnesota

Business: Freelance historian, nicknamed The House Detective. Sazevich researches the history of houses, leads architectural tours of cities, does genealogical research, and participates in the restoration of historic buildings. Four research and clerical freelancers. 60 hours/week

Years in Business: 11

Gross Annual Income: Over $20,000

Business Beginnings: In 1974, while working for the Minnesota welfare department, Sazevich got his first commission: to research the history of a house that was being restored. He identified and researched more buildings and nominated them for the National Register of Historic Places. He was labeled The House Detective by the St. Paul Pioneer Press. In 1978, he left the welfare department to pursue his lifelong passion full-time.

Equipment: AT 286 computer; Diablo Advantage D-25 printer; PhoneMate answering machine

Software: *Linkages* (genealogy program), Microsoft *Works*, *Norton Utilities*

The Owner's Voice: "If I died tomorrow, I would feel completely fulfilled because I'm surrounded by the success of my work. I've helped people understand their community. Every neighborhood deserves a landmark. A landmark gives a neighborhood a sense of pride. People who may not have a sense of history are painting their houses, patching their chimneys. That brings about a sense of community. I hope to expand my teaching because if we can instill values and pride in children with something as simple as their own houses, we will see less vandalism and graffiti."

Association Founders

Frank, 50, and **Sharan Barnett**, 42, Eugene, Oregon

Business: The National Association of Entrepreneurial Couples (N.A.E.C.) is an educational organization dedicated to helping couples who are or want to be in business together gain a sense of community. N.A.E.C. publishes a newsletter and conducts workshops, seminars, and conferences. The Barnetts are dedicated to helping couples "put an end to separate lives and separate agendas and to the rediscovery of the family as an economic unit." The Barnetts are authors of *Working Together: Entrepreneurial Couples* (Ten Speed Press, 1989). 112 hours/week

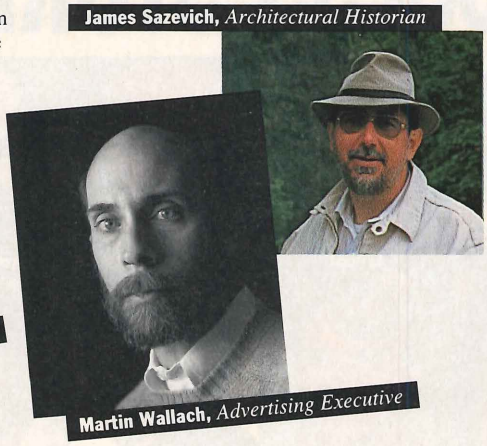
Years in Business: 1

Gross Annual Income: Investment stage

Business Beginnings: Frank and Sharan had an advertising agency in Silicon Valley but "got tired of being driven by deadlines for a product launch and writing for the trunk of a salesman's car." They had taken their ad agency from their home to an office and then back to their home when they

Contributing editor PAUL EDWARDS *is co-author (with Sarah Edwards) of* Working From Home, Everything You Need to Know to Live and Work Under the Same Roof.

Lisa & Robert Reames, *Aerial Photographers*



James Sazevich, *Architectural Historian*

Martin Wallach, *Advertising Executive*

Frank & Sharan Barnett, *Association Founders*

decided to write *Working Together*. As they found more couples like themselves, they found a need for community, and out of that grew the association.

Equipment: Two Kaypro PCs and an IDS PC 88 computer; two Qume Letterpros, three Citizen 120Ds, and an NEC Spinwriter printer; internal 1200-baud modem; Canon copier; Murata fax machine; Panasonic car phone

Software: *WordStar* 5.0, *PFS: Professional File*, *Image I*, *Prime Time*

The Owner's Voice: "We believe we're giving voice to a movement that's already out there," says Frank. "The association is giving those people an identity they didn't have before. Jules Henry said in the 1962 book, *Culture Against Man*, that a person would be hard-pressed to make a living through his or her values. We're committed to making a living through our values. We have an absolute commitment to making this happen. It is our passion."

Audio Engineer

David Eliason, 46, Dubuque, Iowa

Business: David Eliason Professional Audio (DEPA) designs and installs sound systems for churches (which make up 75 percent of his clientele), auditoriums, racetracks, office buildings, and theaters. Eliason also operates Mobile Music Machine, Ltd., a disc-jockey service. Two part-time employees for DEPA; one full-time and eight part-time for Mobile Music. 60 hours/week

Years in Business: 3

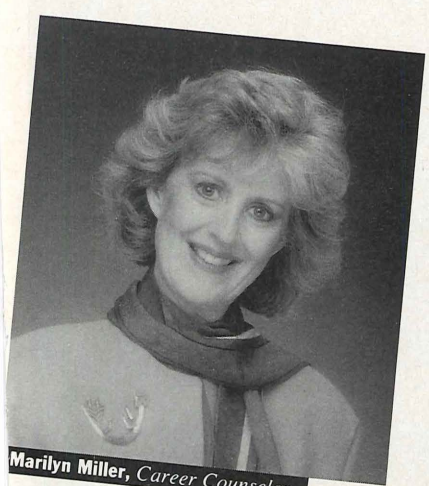
Gross Annual Income: $200,000

Business Beginnings: DEPA is an extension of a hobby that Eliason developed in college and continued on the side while he was news director for a Dubuque radio station. When his position was eliminated in 1986, he had the choice of either leaving town for a similar position or staying and doing something he really wanted to do. He chose to make his commercial audio business full-time.

Equipment: Blue Chip XT and Tandy Model 100 computers; Epson LX-80 printer; internal 1200-baud modem; Xerox 2830 copier; Panasonic answering machine

Software: *Enable* 3.0, *WordStar*, *Tommy's Poster*, *Typewriter*, *AP Stylebook*

The Owner's Voice: "The turning point for me was getting fired from the radio station. I'd like to make this a million-dollar business."



Marilyn Miller, *Career Counselor*

Broadcast Engineer

Chip Morgan, 35, Sacramento, California

Business: Chip Morgan Broadcast Engineering manages the design, construction, and remodeling of radio stations. Morgan acts on behalf of station owners who are not technically sophisticated. 60 hours/week

Years in Business: 2

Gross Annual Income: $175,000

Business Beginnings: When he was 10 years old, Morgan used homemade equipment to start a pirate radio station in upstate New York. He played Beatles music and read comics on the air. He later became a radio engineer. After spending about 13 years learning the radio business, he spotted a niche he could exploit as an engineer, and went into business for himself.

Equipment: Mitsubishi MP386 computer; Hewlett-Packard LaserJet Series II printer; Hayes Smartmodem 2400 modem; Motorola and Okidata cellular phones

Software: *DBXL*, *WordStar*, Lotus *1-2-3*, *SideKick*, *TimeSlips*

The Owner's Voice: "It's just as easy to sell and do a large project as it is to do a small one. On large projects, people are less prone to look at details, which gives me creative freedom. Large projects also have more realistic budgets and attract more professional people."

Business Services

Mike Chlanda, 28, Yellow Springs, Ohio

Business: Business Support provides small businesses with mailing-list management, incoming and outgoing fax transmissions, word processing, lettershop services, résumés, billing, bookkeeping and computer training. Two part-time freelancers. 60 hours/week

Years in Business: 8

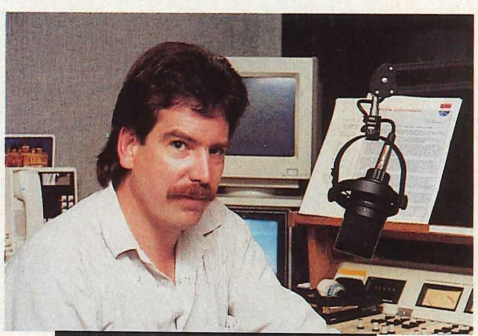
Gross Annual Income: $80,000

Business Beginnings: Chlanda says he "wandered into a goal rather than setting a goal." He had been selling office supplies from auctions and closeouts part-time and desperately needed a computer to manage his own business. He started producing mailing lists for himself and then began doing it for others.

Equipment: Apple IIc and Macintosh computers; Hewlett-Packard LaserJet; Epson DX-10 and Apple ImageWriter printers; Sharp UX-50 fax machine; Anchor Automation 2400 modem; two Panasonic answering machines

Software: *AppleWorks*, *Dazzle Draw*, *DB Masterm*, Microsoft *Word*, *PageMaker*

The Owner's Voice: "Only in the last six months have I gotten the feeling that the business is growing by itself. People are calling from out of nowhere. I want to go along for the ride and see where it takes me."



Chip Morgan, *Broadcast Engineer*

Career Counselor

Marilyn Miller, 47, Malibu, California

Business: M. Miller & Associates provides career counseling to individuals and groups. The firm also gives training seminars in corporations. Miller says that more than half the people she counsels want to leave corporations to start their own businesses. Many of the people she counsels are musicians, artists, and others with special skills who have been unable to apply their skills to their work. The remainder of her clients are secretaries who wish to change careers. 40 hours/week

Years in Business: 2

Gross Annual Income: $45,000

Business Beginnings: For eight years, Miller's business was conducting training programs and developing organizational work in corporations. In relating to people, she often counseled them about their careers. When she expressed frustration with her work, a business associate suggested she do career counseling full-time—work that Miller feels better utilizes her talents.

Equipment: AT&T PC computer; Hewlett-Packard DeskJet printer; Leading Edge 1200-baud modem; Canon PC 24 copier; Panasonic answering machine

Software: *MultiMate Advantage*, *SideKick*, Lotus *1-2-3*

The Owner's Voice: "I have been greatly influenced by professional organizations, such as Women in Business and the National Speakers Association, that offer a high level of support and influential role models.

"It's satisfying to survey old clients and find that many have made significant moves."

Catalog Publisher

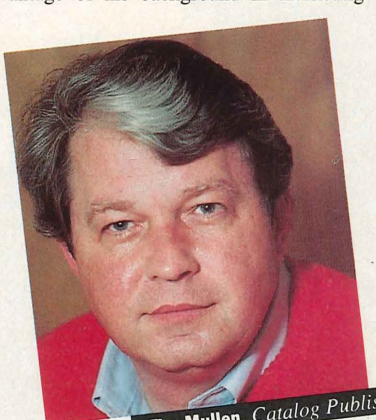
Tim Mullen, 44, Loveland, Ohio

Business: PDN (Pretty Darn Nice) Software Services produces a catalog-newsletter containing reviews of shareware and public-domain software. The catalog focuses on the needs of nonprofessional computer users. Two part-time freelancers, plus five occasional reviewers. 65 hours/week

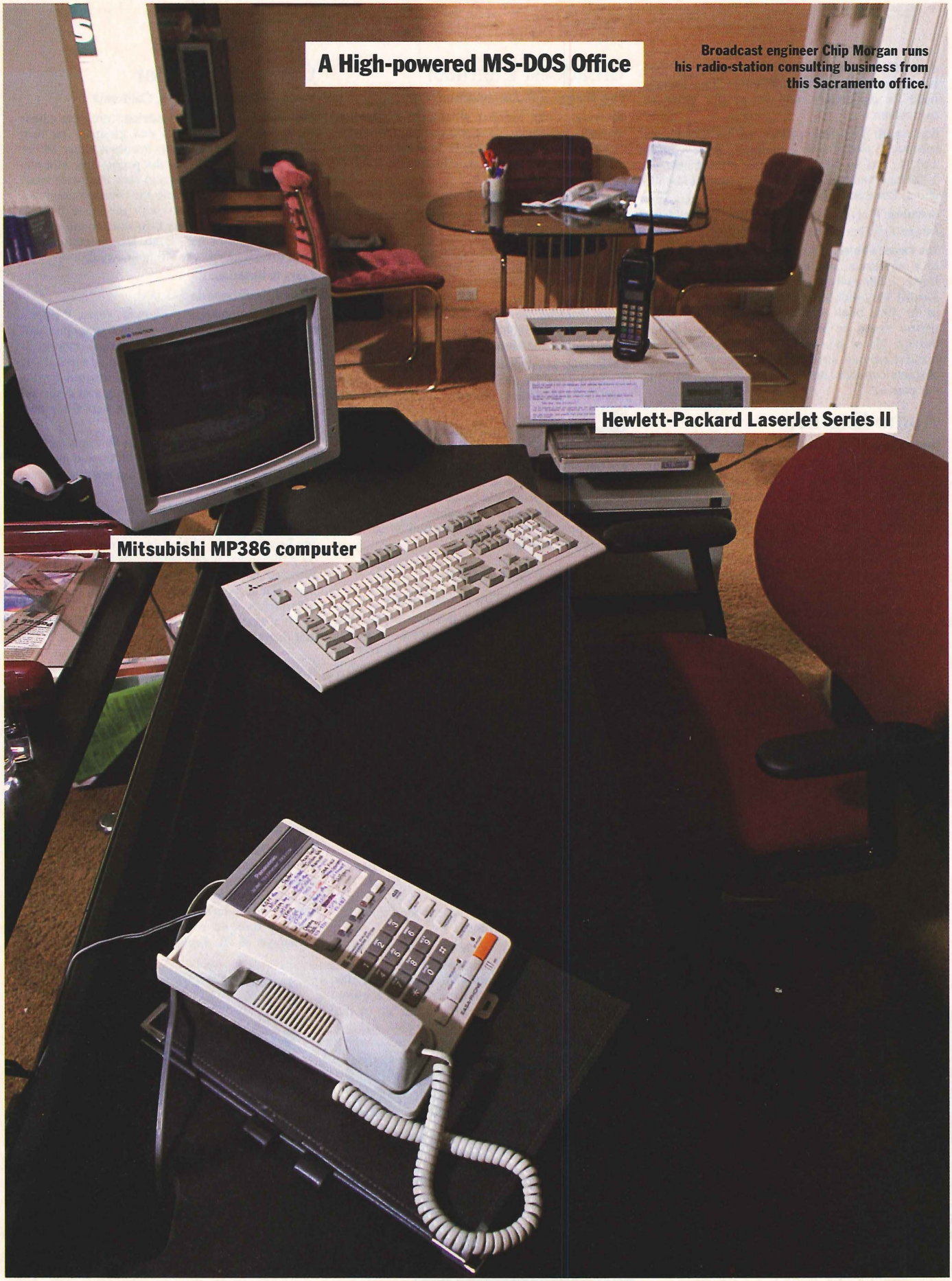
Years in Business: 2

Gross Annual Income: Over $100,000

Business Beginnings: Mullen ran a small user group where he answered questions about software in the user-group library. He realized that this was taking up more and more of his time and that he could turn it into a business. The only question was would people be willing to pay for it? Taking advantage of his background in marketing and



Tim Mullen, *Catalog Publisher*



PHOTOGRAPH BY STEVE GROVE

sales, he spent six months testing the concept, and the numbers looked promising.

Equipment: IBM PC AT clone, self-built XT, and IBM PC Convertible computers; Datapath 525D disk duplicator; Epson EX-1000 and Brother HR25 printers; Anchor Automation 2400 modem; Panasonic answering machine

Software: *Autosig, Boyan, dBase III Plus, FlowMail*, Lotus *1-2-3*, *WordPerfect*

The Owner's Voice: "Growing too fast can be as fatal as growing too slow. Grow too fast, you don't have any money; too slow, you run out of time. Each new plateau has a dragon you must slay. If you grow at the right speed, you meet these dragons one at a time. If you grow too fast, you meet them 10 at a time, and that's too many."

Cleaning Service

Edward L. Svadlenka, 50, Hometown, Illinois

Business: Mighty-Clean Enterprises cleans carpets and washes windows in commercial and residential properties (two-story limit). One part-time employee. 28 hours/week

Years in Business: 2

Gross Annual Income: $40,000

Business Beginnings: Svadlenka had a cleaning business from 1969 to 1979 but closed it because he had problems managing employees. He returned to the business when he determined that he could conduct it on his terms—only working days, avoiding work he didn't enjoy (like floor stripping), and dealing only with "nice" people.

Equipment: IBM PC XT computer; Panasonic KXP-1124 printer; Volksmodem 300/CX-P1124 modem; Panasonic and Doro answering machines

Software: *Q&A, Leading Edge Word Processing*

The Owner's Voice: "When I was in business the first time, it took me five years to get where it's taken me two and a half years to get this time. I'm working smarter now that I've stopped things I don't like doing—like stripping floors after midnight. I've learned to stick to my guns.

"During the five years I was out of business, I did some telephone soliciting. From that, I learned to weed out bad apples over the phone. I'm a nice person. I only deal with nice people. Nice people appreciate the quality of my work."

Comedian

Kevin W. Hughes, 37, Honolulu, Hawaii

Business: Performs stand-up comedy in clubs and on college campuses. Hughes has also written and self-published a serious book called *The Mini-Manual for the Ordinary Marriage* He sells more than 1,000 copies a month at his performances. 24 hours/week

Years in Business: 3

Gross Annual Income: Over $100,000

Business Beginnings: Hughes spent 14 years in the Army and was working in a medical unit when some friends entered him in a comedy contest in Cincinnati. It was his first time on stage, but Kevin beat six professional comedians. "Once I got on stage, I knew that's where I belonged," says Hughes. His wife Kathy said, "You're home, Kevin."

Equipment: Tandy 1400 laptop and Tandy 1000 SL computers; Tandy 130A printer; Radio Shack hand-held copier; AT&T answering machine

Software: *Quicken, PFS: Professional Write*

The Owner's Voice: "When I got my first standing ovation, I realized I had the power to say something in a way people would understand it. When I'm up on stage, I'm Kevin telling you something. I believe in myself. I've been able to learn from every mistake."

Computer Animator

Mary Holzer, 44, Palo Alto, California

Business: Show & Tell Systems, Inc., produces graphic animations on computer disks. Manufacturers and software developers use these animations at trade shows, for business presentations, and for demonstrating products. Show & Tell also produces graphic illustrations for ads and magazine articles. Two partners: Nancy Schuler and Mary Donahue. 55 hours/week

Years in Business: 5

Gross Annual Income: $100,000

Business Beginnings: Holzer got into this business by accident. A neighbor who was a computer consultant needed some creative graphics for a project his firm was working on. Holzer agreed to help; she used *GEM Draw*, got hooked, and started doing other presentations for the firm. After her neighbor moved away, she and Nancy Schuler, a programmer, decided to launch Show & Tell. Summagraphics hired Show & Tell to sit at a trade-show booth and demonstrate drawing using Summagraphics's digitizing tablets. At the show other companies offered them work.

Equipment: Western Imaging 386, IBM PC AT, IBM PS/2 Model 60, IBM PC XT, and Macintosh II computers; six Summagraphics tablets; Howtek Scanmaster; NEC P6 printer; Hayes Smartmodem 2400; Panasonic answering machine

Software: *TrueVision Tips 16, Lumena, Topaz, Paintbrush IV, Dr. Halo, Grasp with Pictor, Harvard Graphics, PageMaker, Pixel Paint, Studio 8, Adobe Illustrator, Videoworks, Director*

The Owner's Voice: "I started at 39 and leapt from knowing nothing about computers to running a business based on computers," says Holzer. "We're at a turning point now. If we want to grow we must do more serious marketing than in the past. I want to grow a little bit and get a little bigger without feeling we have to do every job that comes along."

Computer Missionary

Russ Walter, 42, Somerville, Massachusetts

Business: Russ Walter wears several hats, one of which is pointed. He is the author and publisher of *The Secret Guide to Computers* (now in its 13th edition as a three-volume set) and *The Secret Guide to Tricky Living*. He gives free help over the telephone and teaches nearly free courses ($55 for a 20-hour course) on computers for schools, libraries, and companies. Since he considers himself a computer missionary, while teaching, he wears a black witch's hat over a monk's black hooded habit. Color is added with a red kimono with a green serpent on the back. Walter wears white gloves and, sometimes, roller skates. He carries a toy spear to poke at customers and point at primitive software in his classes. 100 hours/week

Years in Business: 13

Gross Annual Income: $75,000

Business Beginnings: Walter quit his Ph.D. program in math to write about computers, and eventually wrote *The Secret Guide to Computers*. He held a number of teaching jobs, but got "kicked out" of them. Walter says his goal is to drive prices down. Why does Walter give people free help? "It's my '60s background. I believe in helping people. If in a few minutes of my time, I can save people hours, why not? And it makes my books more realistic."

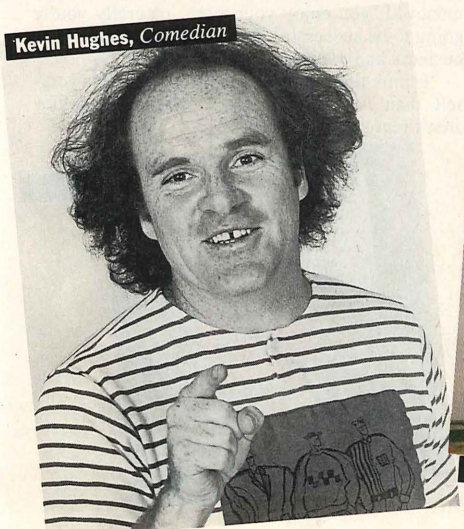
Equipment: Swan AT, Macintosh Plus, and more than 40 other computers; Hewlett-Packard LaserJet Series II and Epson LQ-850 printers; Canon NP 155 copier; electronic postage scale; Radio Shack answering machine

Software: *Q&A, WordPerfect*

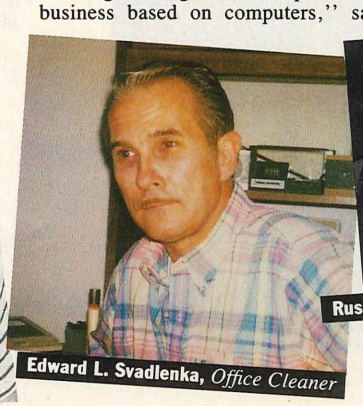
The Owner's Voice: "A lot of people get pleasure from their kids. In my case my book is my kid. Like a parent with a kid, I'm not entirely in control of my book.

"I like to feel useful, but I don't want people to rely on me. Employees make me feel nervous if I'm the main source of their income.

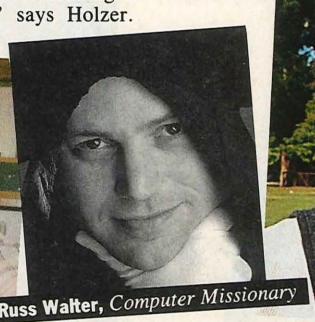
"It's important to me for the business to run in the black. But I don't care how much I make as long as it's enough to survive on. I like getting people to be human again, creating more missionaries."



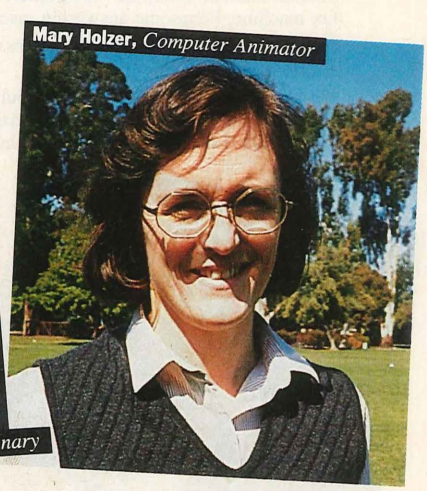
Kevin Hughes, *Comedian*



Edward L. Svadlenka, *Office Cleaner*



Russ Walter, *Computer Missionary*



Mary Holzer, *Computer Animator*

Computer Trainer

Ann McIndoo, 36, Diamond Bar, California

Business: Computer Training Services teaches people to use computers. Three part-time employees. 55 hours/week

Years in Business: 5

Gross Annual Income: $148,000

Business Beginnings: McIndoo was hired to train users of centralized word processors and telephone systems when IBM announced its personal computers. McIndoo wanted a PC and wondered where and how she could learn to use one. She figured eight million other people would have the same question.

Equipment: Maxtron 386, IBM PC AT, Wang PC, and Toshiba T1200 computers; Hewlett-Packard LaserJet Series II, Wang, and Panasonic printers; Toshiba copier; Hayes 2400 V-series modem; Panasonic answering machine

Software: *dBase III Plus*, *One Write Plus*, *Quicken*, *TimeSlips*, *Ventura Publisher*, *WordPerfect*

The Owner's Voice: "I'm proud that I'm able to do business and make a living on my own. My biggest achievement is having 10 of the most prestigious law firms in southern California as clients. I'm sorry I didn't get started sooner."

Copywriter

Don Hauptman, 41, New York, New York

Business: Freelance copywriter, specializing in the marketing of newsletters and magazines. Hauptman's particular specialty is writing copy for subscription newsletters that sell for hundreds of dollars a year. These newsletters accept no advertising and are not sold on newsstands; therefore they must be sold by mail and rely on strong copy to sell. Hauptman also gives seminars. 35 to 75 hours/week

Years in Business: 14

Gross Annual Income: Over $100,000

Business Beginnings: When Hauptman got out of the Navy in 1974, he applied for hundreds of ad agency jobs. Everyone turned him down. A man who published investment newsletters gave Hauptman a chance to write promotional copy. He started making so much money that when he got an offer for a "real job" from an agency, he turned it down.

Equipment: Leading Edge Model D computer; NEC 350 Spinwriter Elf printer; Leading Edge internal modem; Sharp SF7550 copier; Ricoh 20E fax machine; Panasonic answering machine

Software: *Leading Edge Word Processing*, *PFS: Professional File*

The Owner's Voice: "When I started out, I took all kinds of clients. I realized my expertise was in newsletters. I became very well known by people in the newsletter industry, found a niche, and narrowed my focus. I'm now positioning myself as a newsletter turnaround expert. Perhaps one day I'll start an advertising agency; as a freelancer, I build no equity and there's a cap on how many hours I can work."

Corporate Communications

Patricia McGinnis, 33, Seattle, Washington

Business: Marketing Partners works with companies in the microcomputer industry on a project basis, primarily handling corporate communications. The firm develops and manages these projects, as well as conferences (Stewart Alsop's Agenda Conference and Microsoft's CD-ROM conference). 40 hours/week.

Years in Business: 3

Annual Gross Income: Over $80,000

Business Beginnings: McGinnis joined Microsoft in 1981, as its 75th employee, and ended up managing the 28-person communications department. In 1986, when she was ready to start something new, McGinnis teamed up with a friend, Dottie Hall, to handle overflow marketing-communications projects for microcomputer companies. Hall lived in San Francisco and McGinnis in Seattle, two important centers of the personal-computer industry. Last year, McGinnis took over the firm when Hall decided to return to business school.

Equipment: Macintosh II computer; Apple LaserWriter II printer; Apple 1200-baud modem; Canon PC-25 copier; PhoneMate two-line answering machine

Software: Microsoft *Word*, *Excel*, *Desktop Express*, *MicroPhone*, *Filemaker*, *PowerPoint*

The Owner's Voice: "We knew there was a niche for project management in the industry we were familiar with. We chose an industry we knew and clients we knew. As partners, we had complementary skills. All this reduced our chance of failure."

Courseware Developer

Michael Greer, 40, Los Angeles, California

Business: I.D. Network brings together teams of courseware-development professionals and consultants to produce custom courseware to use in training. Courseware includes instructor guides, student manuals, audiovisual materials, and occasionally computer software. Most of the company's work is producing materials for training analysts, users, and product-support people working with new high-tech products. Greer's wife, Bonnie, is a partner. Every project involves contracting with independent consultants. 50 hours/week

Years in Business: 8

Annual Gross Income: Over $500,000

Business Beginnings: Greer worked for several courseware-development firms. He concluded that the firms carried too much deadweight in their accounting and sales departments. He knew his employers were billing clients nine times his hourly rate, and was convinced he could bill clients substantially less and still triple his income by going out on his own. He also found his actual work was taking him five hours a day, and the rest of the day was spent dealing with office politics, and attending staff meetings. Once he established his own firm, he worked five-hour days for a long time.

Equipment: Samsung AT, Franklin Telecom 286 and Macintosh SE computers; Hewlett-Packard LaserJet Series II and Epson FX-80 printers; Hayes Smartmodem 1200 and Matrix Wonder 1200 modems; Panasonic answering machine

Software: *WordPerfect*, *SuperProject Expert*, *Star Accounting Partner*, *Ventura Publisher*, *FreeLance Plus*, *Excel*

The Owner's Voice: "Ties and office buildings are irrelevant. I like knowing that I wrote some of my finest products at 5:30 a.m. while I was dressed in my sweats and the dog was barking outside. My biggest mistake is a recurring one: In a quest for limiting overhead, I don't delegate enough of the silly stuff. This primarily involves keyboarding."

Design Consultant

Robert Dobnick, 41, Chicago, Illinois

Business: Robert F. Dobnick Design Consultants provides full-service space planning and design of wholesale showrooms, including decorative fabrics, furniture, and accessories. Services continue through construction. Part-time independent contractors. 58 hours/week

Years in Business: 2

Gross Annual Income: $150,000

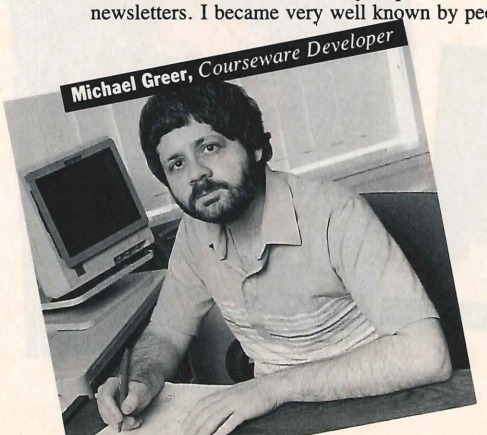
Business Beginnings: Dobnick began his career in residential design, and through that he dealt with furniture stores. That led him into showroom design. When he realized that wholesale showroom construction was booming and that there were few specialists, he became one.

Equipment: IBM PC computer; Hewlett-Packard LaserJet Series II printer; Mita DC copier; Sharp UX-80 fax machine; ADC 1200 modem; Sony answering machine; Panasonic cellular phone

Software: *PFS: First Publisher*, Lotus *1-2-3*, *WordStar 2000*

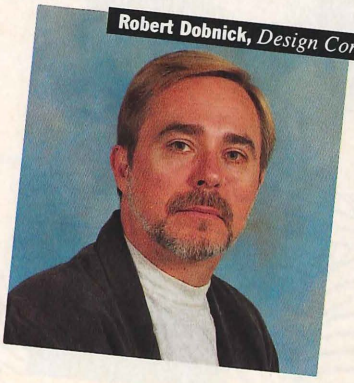
The Owner's Voice: "The best way to be successful is to pick work you're really going to enjoy doing, not work which you think will make you a lot of money. If you enjoy your work, naturally you're going to be successful. Happy people attract more business and money.

"I think there's no more risk working for yourself than working for large corporations—they aren't real secure either."



Michael Greer, *Courseware Developer*

Patricia McGinnis, *Communications Consultant*



Robert Dobnick, *Design Consultant*

Desktop-Publishing Consultant

Lynda Burgiss, 41, Hickory, North Carolina

Business: Desktop Publishers & Associates provides training in desktop publishing; does design, typesetting, and layouts for all kinds of publications; and publishes a monthly newsletter, *DeskTopics*, for desktop publishers. Burgiss's husband joined her as a partner in the business after one year. 112 hours/week (for Lynda alone)

Gross Annual Income: $40,000

Years in Business: 1

Business Beginnings: Burgiss started her career as a journalist, then went into public relations. Later she became a public-information officer for a state agency, learned computers, and trained the staff to use Macintoshes. She took a position in a congressional office and trained that staff in computers as well. She decided to go home and start her own business.

Equipment: Macintosh SE computer; Apple LaserWriter IINT printer; Everex 2400 modem; Record a Call answering machine

Software: *CricketGraph*, *Adobe Illustrator*, *MacDraw*, *MacPaint*, *MacWrite*, *PageMaker*

The Owner's Voice: "I wanted to do something I could jump out of bed and do 20 hours a day. I did a lot of planning in advance so when I launched, I really launched. Now I've never been so excited about learning. It's important that you really love what you're going to be doing because you also must do annoying things like billing and record keeping."

Directory Publisher

Sylvia Schneble, 44, Los Angeles, California

Business: Omniartists Management Group, Inc., publishes a 400-page-plus motion-picture marketing directory—*The Acquisitions and Development Directory*—for the motion-picture and television industry. The directory tells who's buying what, who the buyers and sellers are, and what they're looking for. Omniartists also publishes a newsletter, which updates the directory. One partner; subcontractors. 72 hours/week

Years in Business: 3

Gross Annual Income: Over $50,000

Business Beginnings: Schneble was vice president of a literary-management company and handled writers. She found she didn't know all the big buyers that she needed to know to serve her clients. She decided to do something about that. It took her five years to get the business under way, but she obtained capital and turned her idea into a one-of-a-kind publication.

Equipment: IBM PC XT computer; Hewlett-Packard LaserJet Series II printer; Hayes Smartmodem 1200

Software: *Framework*, MicroSoft *Word*, *Ventura Publisher*

The Owner's Voice: "I almost gave up a couple of times, then breakthroughs would come. I'm over the hurdle of wanting to quit. Success is coming from sheer grit, an excellent support staff, and unflagging belief in the product."

Disc-Jockey Service

Jeffrey Greene, 25, Miami, Florida

Business: Party Time DJ's, Inc., provides disc jockeys and emcees for parties. The firm also offers lighting and videotaping services. Five part-time independent contractors. 62 hours/week

Years in Business: 5

Gross Annual Income: $60,000

B siness Beginnings: Greene got into the business as a hobby at 15. At parties he noticed that DJs were just playing music. He decided there was a better way to do it—with more professional equipment housed in concert touring cases and cordless mikes so the DJs could move around. Greene also has a separate staging company that rents equipment for concerts.

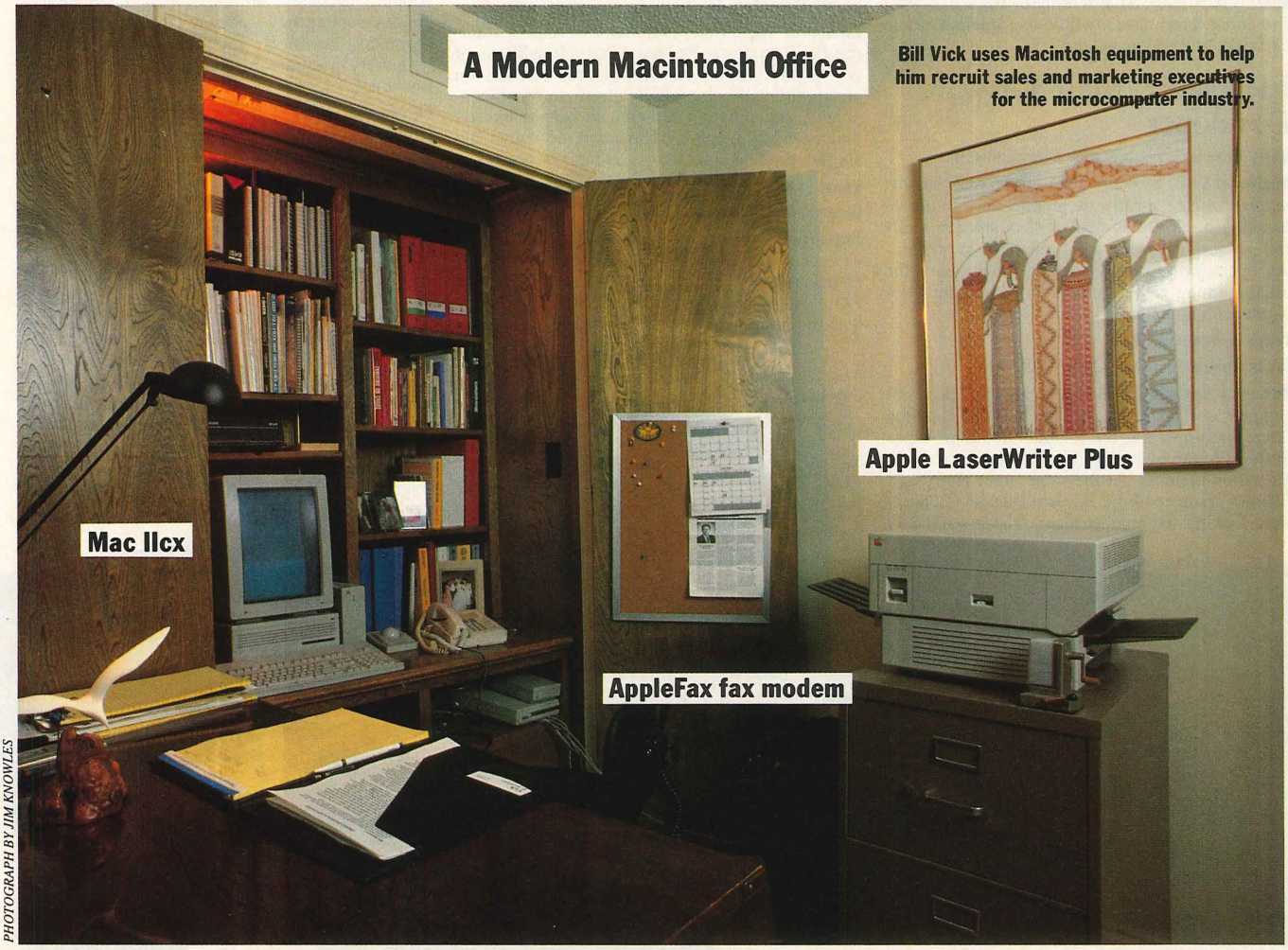
Equipment: IBM XT (with 286 speedup card) computer; Epson FX-185 printer; Hayes Smartmodem 1200; Sanyo 605 copier; GE car phone; Panasonic answering machine

Software: Microsoft *Word* 4.0, *Q&A*, *DacEasy Accounting*, *Avery List & Mail Plus*, *CrossTalk*

The Owner's Voice: "My biggest achievement was taking this business and legitimizing it by being an

A Modern Macintosh Office

Bill Vick uses Macintosh equipment to help him recruit sales and marketing executives for the microcomputer industry.



PHOTOGRAPH BY JIM KNOWLES

entertainer, not just a record player. I plan to expand into other cities, train more disc jockeys to work with me, and build a multimillion dollar company.''

Draftsperson

Robin L. Mendoza, 29, Palmdale, California

Business: The Robin L. Mendoza Drafting Service does computer-aided drafting for architects and planners. Mendoza currently has a contract to do the civil drafting of traffic signals for Lancaster, California. 40 hours/week

Years in Business: 1

Gross Annual Income: $24,000

Business Beginnings: Mendoza was working as a splicer for the telephone company when she suffered a knee injury. The phone company offered to retrain her, and Mendoza chose to learn drafting because it was something she could do in her home. She finished the drafting course and is now studying architecture. Mendoza, who plans to build an architectural firm, has built a successful drafting business partly because she is the only firm in the region with *AutoCAD*.

Equipment: Mitsubishi MP 286 and Leading Edge Model D computers; Citizen MSP1015 printer; Summagraphics sketch tablet, Leading Edge 1200 modem

Software: *AutoCAD*, *ProComm*

The Owner's Voice: ''My parents always taught me to reach for the highest. One good break was being able to start over. That was hard, but I like what I'm doing. I can raise my little one at home, set an example, and stay available.''

Electronic-Mail Software Developer

Harry Brawley, 55, Weston, Massachusetts

Business: Sigea Systems, Inc., produces *Telecommuter Courier*, a software product that automates handling of electronic mail. *Telecommuter Courier* reduces electronic-mail functions to one-button operations, thereby making unnecessary the usual learning curve. Brawley's wife, Ellen, is a partner. 65 hours/week

Years in Business: 8

Gross Annual Income: Over $300,000

Business Beginnings: Brawley was an electrical engineer for 25 years, but he thought that the future was brighter in the computer industry. Sigea Systems began by writing user manuals and documentation systems. At the same time, Harry and Ellen (a graduate of the Harvard Business School) were looking for product ideas. The first product was *Telecommuter*, an integrated word-processing and communications program for the IBM PC. *Telecommuter* led to a new product that resulted from working with a group at IBM interested in using PROFS—IBM's electronic mail system—on the PC Convertible portable computer. This newer product is *Telecommuter Courier*. Sigea now works with companies that employ a large number of people in the field, such as Liberty Mutual, and with handicapped people via HandiMail, an electronic-mail system that supports severely disabled young people throughout the United States.

Equipment: IBM PS/2 Model 80, Macintosh SE, Dell 286-8, Everex 386, and IBM PC AT computers; Hewlett-Packard LaserJet Series II, three IBM ProPrinters; two Hayes Smartmodem 1200s, Hayes Smartmodem 2400, Practical Peripherals 2400-baud modems; Minolta 450Z copier; Minolta 261 fax machine; Panasonic answering machine

Software: *Telecommuter*, *PC File*, *Time Is Money*, *Norton Utilities*, *Mace Utilities*

The Owner's Voice: ''Ten years ago I was a middle-aged engineer. That's a very dangerous time. You're making too much money and employers want young kids. I saw Apple computers and decided to change over to personal computers.

''The turning point for our business came three years ago when we met people at IBM who were using our software. That moved us from the retail phase into the current corporate-systems phase.''

Electronic Marketer

Sarah Stambler, 44, New York, New York

Business: TechProse, Inc., an electronic-marketing firm, produces fax and electronic editions of newsletters, makes media buys for retailers on electronic malls, does direct electronic-mail campaigns, and provides research to help marketers understand the electronic shopper. One partner and six independent contractors. 69 hours/week

Years in Business: 6

Gross Annual Income: $100,000

Business Beginnings: Stambler was a pilot user of Chemical Bank's Pronto Home Banking (no longer in business). She approached the president of Pronto about helping the bank market the at-home banking service by using electronic mail, and thereby landed her first client. Previously, she had been writing computer manuals.

Equipment: IBM PC XT and Tandy Model 100 computers; Epson MX printer; Panafax UF150 fax machine; Everex 2400 modem; PhoneMate answering machine

Software: *Database Manager II*, *ProComm*, *Tapcis*, *WordPerfect*, *Foxbase Plus*, *WordPerfect Library*

The Owner's Voice: ''Talk over what you do with as many people as you can, not for approval, but to judge the impact of your ideas. Being secretive is the worst strategy. A lot of people get intoxicated with their own plans and lose touch with reality. And some never talk because they're afraid others will steal from them.''

Employment Agency

Judi Wunderlich, 34, Schaumburg, Illinois

Business: Wunderlich & Associates is a typesetting and temporary-employment agency for the graphic-arts industry. 20 hours/week

Years in Business: 1

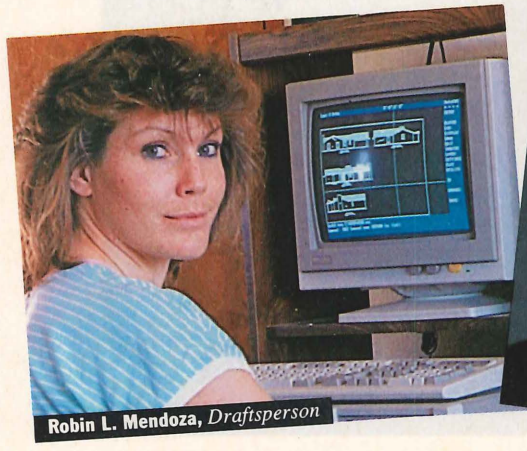
Gross Annual Income: $54,000

Business Beginnings: Wunderlich learned the typesetting business by working in a small typesetting company and then running the typesetting department in a large corporation. Because she has two small children, she decided to work at home. While she did most of the typesetting work at home, she was still often required to work on other people's premises, so she started a temporary-employment agency—placing typesetters, graphic designers, keyliners, and desktop publishers in temporary positions in companies needing additional help.

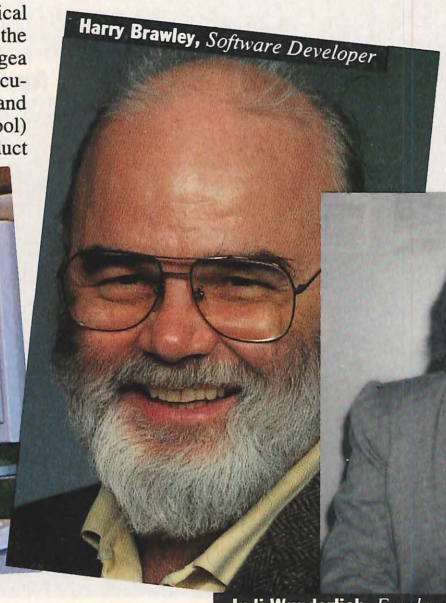
Equipment: Leading Edge Model D2 computer; Compugraphic typesetting equipment; Epson LQ-1500 and Diablo printers; Murata 510 fax machine; US Robotics 2400 modem; Panasonic two-line answering machine

Software: *Autosig*, *CompuServe Professional*, *GEM Desktop Publishing*, *Leading Edge Word Processing*, *Managing Your Money*, *PC Tools*, *PC File*

The Owner's Voice: ''My biggest achievement is running this business without putting my two children (both under 3 years old) in daycare. I designed my office so I can watch my kids all the time. One entry leads to the playroom, the other to the TV room. My biggest mistake was not doing this earlier. I made back the money I spent on the equipment in just three weeks. Everyone I know wants to be self-employed. Why don't they do it? They lack confidence in themselves. You must be secure with yourself.''



Robin L. Mendoza, *Draftsperson*



Harry Brawley, *Software Developer*

Judi Wunderlich, *Employment Agency Owner*

Sarah Stambler, *Electronic Marketer*

Make Any Computer Do Exactly What You Want With McGraw-Hill's

Contemporary Programming & Software Design Series

From Writing Your Own Programs to Modifying Existing Software, Here's the New, Easy, and Low Cost Way to Unlock the Secrets of Your Computer

Whether you use computers for business, for personal applications, or for fun, off-the-shelf programs will never do everything you want them to do for you. That's because they were written by programmers to satisfy what they perceived as the needs of the greatest number of potential users—often missing some or many of your specific needs.

That's why McGraw-Hill's new Contemporary Programming and Software Design Series teaches you how to create your own software. . . either from scratch or by making key modifications to existing programs.

There is nothing magical about it. You learn the process of building a computer program step-by-step with McGraw-Hill *Concept Modules* sent to you one at a time, once a month. Each of the ten modules in the Series takes you through an important step in the development of the structure and detailed logic of a program, including testing, debugging, and documentation.

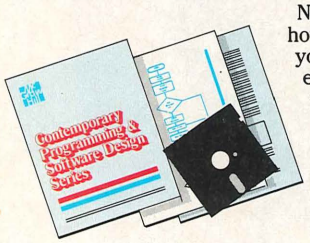
Unique Interactive Hands-On Instruction

Each module includes an easy-to-understand guide PLUS a 5¼" floppy disk containing typical programs and interactive instruction that you can run on Commodore 64 and 128 computers, IBM PCs and PC compatibles for hands-on experience.

In the first Module, for example, when your sample program (Declining Interest Loans) appears on your screen, you'll find errors on certain program lines. You'll also see that the program is only three-quarters completed.

Now comes the fun part. You'll discover how this program is built, and in the process you'll learn how to identify and correct errors. And by the end of Module 1, you'll actually have completed this program yourself.

But there's more. Special graphics on your screen work in conjunction with the accompanying guide to amplify, illustrate, and deepen your understanding of software design principles.



Make no mistake. Almost all books and courses on "programming" teach you only the final 5% of the total programming process—namely, how to code in a specific language. . . information of little value if you don't know how to reach the point in the programming process when you are ready to code.

With the Series, however, you'll learn to create your own programs from scratch, even modify off-the-shelf programs. You'll learn enough BASIC and machine language to get you started on the remaining 5% of the programming process.

Build Your Own Personal Software Library

The sample programs you work with throughout the Series are excellent learning tools. But they're more than that. By combining the sample programs onto one master disk, you'll have the start of your own personal software library. In addition to the programs you've written and modified throughout the Series, you'll also receive dozens of the most popular public domain and user-supported programs, such as data base manager, word processor, calendar generator, appointments reminder and much, much more.

15-Day No-Risk Trial

To order your first module without risk, send the postage-paid card today. Examine the first module for 15 days and see how the Series will help you make your computer do exactly what you want it to do!

If someone has beaten you to the card, write to us for ordering information about the Contemporary Programming and Software Design Series.

The Crucial 95%—Learn the Foundation of Computer Programming

While the Series includes interactive disks that run on specific computers, everything you learn you can apply to any language or machine. Why is this possible? Because McGraw-Hill knows programming is far more than coding a program into the computer using a specific language. In the real world of computers, 95% of the programming process is carried out using design techniques that are independent of specific language or machine. It is this crucial 95% that you thoroughly understand and master in the Series.

McGraw-Hill Continuing Education Center
3939 Wisconsin Avenue
Washington, DC 20016

Event Clearinghouse

Don Crescimanno, 40, Honolulu, Hawaii

Business: CAT-NET (Calendar Announced Telenetwork) is a voice-mail system that calls subscribers and tells them about upcoming events in Honolulu. CAT-NET also helps stage 200 events a year (private parties, theater parties, cruises, art openings, and more). Crescimanno sends out 4,000 invitations a week. He also designs and executes mailings for clients. Four independent contracters. 105 hours/week

Years in Business: 2

Gross Annual Income: Over $50,000

Business Beginnings: Crescimanno is a physicist who worked for major corporations including DuPont, Hewlett-Packard, Datapoint, and Rolm. He felt tied down with "administrative stuff" so he decided to put the corporate world behind him. He says there are an average of 550 events going on in Honolulu each week, and he decided to start a business telling people about them—as well as making them happen.

Equipment: IBM PC XT, two XT clones, Macintosh Plus, and three Apple IIc computers; 3 NEC 7700 printers; Mita 111c copier; Hayes Smartmodem 2400 modem; PhoneMate and Code-A-Phone answering machines

Software: *AppleWorks*, Microsoft *Works*

The Owner's Voice: "Technical achievements have led to successive levels of activity in the business. With the computers, I do events on my own instead of getting the help of a committee."

Event Planner

Shari Johnson, 38, Los Angeles, California

Business: Executive Entertainment, plans and produces business-entertainment events. 35 hours/week

Years in Business: 4

Gross Annual Income: $35,000

Business Beginnings: Johnson was involved in planning and staging social events for her high school and church group. Johnson says, "Planning events is a natural skill that people have often complimented me for, so I decided to make it a business."

Equipment: Olivetti M18 computer; Adeus Cosmo World CP 2000 printer; Code-A-Phone answering machine

Software: *Framework*

The Owner's Voice: "My original goal was to have an Executive Entertainment office in every major city in the United States. That's not something I want anymore. I just want to concentrate on the L.A. market.

"My biggest mistake was offering my services at too low a price just to get a foot in the door. I've learned not to give lots of free ideas, not to give out too much on a proposal, and to limit the amount of time given free of charge. Giving people a reduced rate does not make them grateful and doesn't gain you any respect."

Excavating Service

John, 47, and **Lynn Klink**, 46, Grass Lake, Michigan

Business: Klink Excavating provides a full range of site-preparation services to land developers and both commercial and residential property owners. Using graders, bulldozers, earth movers, excavators, and a fleet of trucks, the company puts in underground sewers, water and gas lines, roads, driveways, parking lots; excavates for basements; and hauls asphalt, gravel, and topsoil. The Klinks make their own topsoil and gravel. The gravel plant is about two miles away, but everything else is centered around their home. Equipment is kept in the yard. Twelve employees. John, 54 hours/week; Lynn, 36

Years in Business: 23

Gross Annual Income: $1,000,000

Business Beginnings: John wanted to farm, but the farm wasn't making any money so he began using his bulldozer to earn extra income. Lynn was a nurse. As the business grew she and John were faced with a choice: Either Lynn could take the administrative end of the company or John could hire a secretary. Running the company meant Lynn could stay at home with their children.

Equipment: Kaypro PC computer; Epson LX-80 printer; Canon PC 20 copier; Panasonic answering machine

Software: *One Write Plus, PFS: Professional Write*

The Owner's Voice: "Working together is very satisfying. We're proud of everything we accomplish," says Lynn. "John and I made something of this. We've become as big as we want to be. If anything, we want to get smaller and relax a little. We would like to slow down and specialize."

Executive Recruiter

Bill Vick, 51, Plano, Texas

Business: Vick & Associates, an executive recruiting firm, focuses on sales and marketing executives for the microcomputer industry. Half of his business is with companies that supply Macintosh products. Three employees work from their own homes. 41 hours/week

Years in Business: 1

Gross Annual Income: Over $250,000

Business Beginnings: Vick was a founder of a computer chain store in Dallas and served on the advisory council for Texas Instruments. He later went to work for a recruiting firm and broke its records, becoming Rookie of the Year. He also learned of the profit potential of recruiting and decided to work from home on his own.

Equipment: Macintosh IIcx computer; Apple LaserWriter Plus printer; Telebit 2500, Apple Fax modems; Murata 1200 fax machine

Software: Custom database, *Smart Alarms*, Microsoft *Word* 4.0, *PageMaker*, *FreeHand*, *Adobe Illustrator*, *Quicken*, *Microphone II*, *BacFax*, *Wingz*

The Owner's Voice: "I became what I am with discipline, study, and thought. A lot of success is the guts to go try it. To be successful, you must be disciplined. I focus on one or two things with 100 percent effort.

"Money's only important when you don't have it. At this point I work more for the psychic income than the monetary income. Once you hit that comfort zone, money ceases to be a motivator. I will never ever work away from my home again."

Lynn Klink, *Excavator*

Bill Vick, *Executive Recruiter*

Expert-Search Firm

Lila Hexner, 55, Cambridge, Massachusetts

Business: The Consulting Exchange is an agency that helps companies find experts to act as consultants. One employee. 50 hours/week

Years in Business: 7

Gross Annual Income: Over $50,000

Business Beginnings: Hexner was a manager for the Northern Energy Corporation, but when the company's business outlook turned sour, she decided to explore an idea she had. Using the managerial skills she'd acquired, she began lining up experts and assembling a database with their names, specialities, and experience. Then she approached corporations she thought might be interested in using these services.

Equipment: Compaq Portable computer; Okidata 92 printer; Practical Peripherals 2400 modem; Panasonic and AT&T answering machines

Software: *Framework, Publish-It!*

The Owner's Voice: "As a manager, I saw that there was no one place where people could locate expertise. Too often they took what was offered to them because they didn't know what else was available. This business really filled a need."

Feed Exporter

Duff Wilkins, 32, Wilsonville, Oregon

Business: J & H Oregon Products exports compressed bales of grass, straw, and alfalfa to Japan for consumption by dairy cows and beef cattle. Wilkins has a partner in Tokyo who works from a home office and his wife, Barb, is a part-owner and keeps the books. 55 hours/week

Years in Business: 1

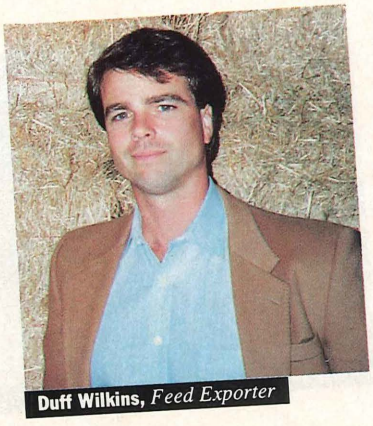
Gross Annual Income: $300,000

Business Beginnings: Wilkins studied international business in college and worked overseas for a while. He then became director of a trade center in Eugene, Oregon, and helped export straw overseas. When the trade center's funding came to an end, Wilkins decided to continue exporting. With the help of his Japanese partner, Wilkins has successfully become a supplier of feed products to Japan. To make up for the cyclical nature of the feed business, Wilkins also created The Oregon Trading Company, which exports brand-name foods, such as Del Monte and Duncan Hines products, to food distributors in Japan.

Equipment: Macintosh Plus computer; Apple ImageWriter LQ printer; Canon NP 155 copier; Harris/3M 111AD fax; NEC cellular phone; Code-A-Phone answering machine

Software: Microsoft *Works*

The Owner's Voice: "After working six years for a large trading company, I learned what not to do. Foreign customers need to be given more special attention than American customers. Now I can pursue my own strategy and tactics. I find foreign markets more challenging but easier for me to sell in than domestic markets."



Duff Wilkins, *Feed Exporter*

Geologist

Thomas E. Ballard, 33, Northglenn, Colorado

Business: ECM Limited Partnership provides geological research and minerals exploration to mining companies, with follow-up field work, mapping, and mineral-property acquisition. Set up as limited partnership; Ballard and three other partners have limited liability. 60 hours/week

Gross Annual Income: $38,000

Years in Business: 2

Business Beginnings: Ballard was working as a geologist for the Burlington Northern Railroad when the downturn in the minerals industry put him and many other geologists out of work. Having what he calls the prospector's spirit, Ballard wanted to get back into mining. The solution was a limited partnership in which major mining companies become clients and investors.

Equipment: Macintosh SE/30 computer; Apple ImageWriter II printer; Canon PC-10 copier; Practical Peripherals 2400 modem; Panasonic answering machine

Software: *Dollars & Sense, Excel, Microphone II*, Microsoft *Word*

The Owner's Voice: "The turning point in making this business work was making deals with major mining companies. My biggest achievement has been surviving the last year and keeping money in the bank. I know there are going to be ups and downs, and I need to have the resiliency for the tough times as well as the good times."

Gourmet Caterers

José Villa, 41, Aiea, Hawaii

Business: Happy Chan's is a gourmet Chinese catering service that does 80 percent of its business for private house parties. The food is prepared in the customers' homes. Villa's wife, Happy, is the cook. 20 hours/week

Years in Business: 14 part-time, 1 full-time

Gross Annual Income: $50,000

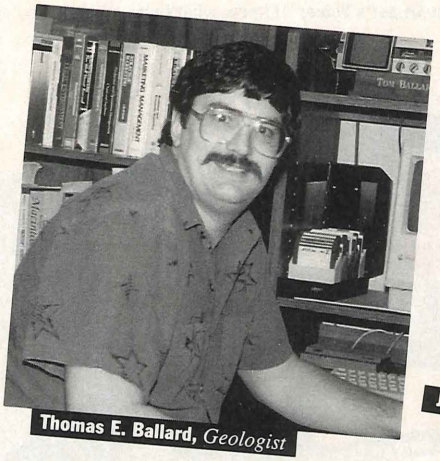
Business Beginnings: José and Happy tested the market for Happy's cooking at military bases while José was a software officer with the Air Force. Since José retired from the Air Force nine months ago, he and Happy have taken over the Chinese parties for two other caterers in Honolulu, and their one remaining competitor pays them retail to do parties.

Equipment: XT clone computer; Epson printer; internal 1200-baud modem; AT&T 1310 answering machine

Software: Lotus *1-2-3*, *WordStar*

The Owner's Voice: "I was fat as a kid in Harlem. I stayed at home and read because I was not accepted by the other kids. Once I asked my mother why we lived in a ghetto. She said to me, 'I'm only going to tell you once: The ghetto is a state of mind. Read your books and you'll never live in the ghetto again.' I joined the Air Force at 17. It's a long way from Harlem to Honolulu.

"I enjoy being a black man succeeding at selling Chinese food in Hawaii. People used to ask me, 'What are you doing with Chinese food?' People were telling me what my limits were. I'd answer, 'How do you know what my limits are? Even I don't know.' "



Thomas E. Ballard, *Geologist*

Graphic Designers

Linda Lemmer, 39, Marietta, Georgia

Business: PrintPrep does graphic preparation of printed materials for printers and major corporations. Its work includes illustration, graphic design, layout, mechanical work, pasteup, and typesetting. Two full-time, one part-time employee, and one independent contractor. 60 hours/week

Years in Business: 4

Gross Annual Income: $110,000

Business Beginnings: Lemmer had a degree in commercial art and was working for printing companies. She recognized a need for graphics services at a lower price than ad agencies offered, and she had been in the business long enough to know she could provide them.

Equipment: IBM PC XT computer; Itek Digitek 5000 typesetting equipment; Mek optical scanner; Brother M 1509 and Diablo 630 printers; Mita DC 2055 copier; Murata M1200 fax machine; Phone-Mate answering machine

Software: *Peachtree Accounting, Peachtext*

The Owner's Voice: "There's a big difference between a degree and on-the-job training. I'm a sponge whenever I see something I like. I rise up to that level and constantly challenge myself. When I see high-quality art boards come in, I learn from them."

José Villa & Happy Chan, *Caterers*

Hot-Air Balloon School Operator

Mike Bundgaard, 45, Denver, Colorado

Business: The Life Cycle Balloon School trains people how to fly hot-air balloons with ground-school classes and one-on-one flight instruction. However, the firm's major source of income is taking people up for balloon rides. The school, acting as a manufacturer's rep, also sells balloons and publishes ballooning instructional materials. Two full-time subcontractors, plus eight to ten part-time pilots. 60 hours/week

Years in Business: 17

Gross Annual Income: $250,000

Business Beginnings: After spending four years in the Marine Corps, Bundgaard earned a master's degree in architecture; but he got caught up in the bicycle boom and opened a bicycle store. To promote the store, he bought a hot-air balloon and kept it on a tether. People asked for rides. Bundgaard likes to fly, and as the balloon business grew, he sold the bicycle store. Denver is perhaps one of the best places in the United States for ballooning because of its calm morning winds.

Equipment: Kaypro II and Kaypro 10 (CP/M) computers; Brother, Comrex, and Citizen printers; internal 1200-baud modem; Code-A-Phone answering machine

Software: *Perfect Writer*, *Perfect Calc*, *Perfect Filer*

The Owner's Voice: "I like doing my own thing and being independent. It's satisfying setting my own hours. I don't have to put on a tie and commute in rush hour because I go to work at four o'clock in the morning. I'm a little bit rebellious, a child of the '60s.

"This is no longer a hobby for us; it's a business. We introduced the sport of ballooning to Colorado and trained more than two-thirds of the pilots in Colorado. We had the opportunity to go national but chose to remain local. We didn't want the travel or the costs involved. Others expanded, but we want to remain a mom-and-pop business."

Housing Consultant

David Freed, 38, Silver Spring, Maryland

Business: David Freed Associates, Inc., helps tenants of apartment buildings become homeowners by assembling a team of professionals and a source of financing. Most of Freed's work is in the District of Columbia, where tenants have a right of first refusal when a landlord wishes to sell his or her property. The tenants can then organize as an association to buy their building. One employee. 55 hours/week

Years in Business: 2

Gross Annual Income: $132,000

Business Beginnings: Freed was working as a community organizer in in an area of D.C. where low-income renters were being displaced by gentrification. A law went into effect that enabled tenants of single-family houses to acquire their homes from their landlords. Using this legislation, Freed helped a half dozen families to buy their homes. His performance so impressed a savings and loan association that it hired him to handle its participation in the housing program. Freed discovered he preferred working on the tenant's behalf, spent several years working for public agencies and nonprofit firms, and then formed his own firm.

Equipment: Northgate 386 computer; Hewlett-Packard LaserJet Series II printer; Zoom 2400 modem; Toshiba 3701 copier; Panasonic two-line answering machine

Software: *GrandView*, Lotus *1-2-3*, *WordPerfect*

The Owner's Voice: "I want to be independent in the workplace, make a living, and help people become homeowners. This work makes me happy. I have the best job in the world. I never wake up thinking I should be doing something else. At the same time, it's the hardest thing I've ever done in my life."

Household-Cleanser Manufacturer

George Bean, 74, Brunswick, Maine

Business: G.G.Bean, Inc., manufactures 22 chemical products that neutralize odors and clean household appliances. Five employees. 60 hours/week

Years in Business: 20

Gross Annual Income: More than $250,000

Business Beginnings: Bean majored in chemistry in college and wanted a profitable business that didn't need many employees. He began inventing chemical products and put them on the market one by one, selling them to stores primarily in Maine, New Hampshire, Vermont, and Massachusetts. He called on the stores in person and still does.

Equipment: Macintosh SE computer; Apple ImageWriter II printer; Toshiba Strata six-line phone system; Tandy Fax 1000; Panasonic answering machine

Software: Microsoft *Works*

The Owner's Voice: "I knew what I was going to do and I kept at it. The harder I work, the better my luck. I listen to people. I don't put things on the market that don't work; if I can't sell them, I'm dead."

House-Repair Service

Phil Albin, 49, Rockport, Texas

Business: The House Doctor is a maintenance and repair service for absentee owners of homes on Key Allagro Island, a resort area on the Gulf Coast of Texas. One part-time helper, plus subcontractors. 80 hours/week

Years in Business: 10

Gross Annual Income: $150,000

Business Beginnings: After 17 years as a securities broker in Houston, Albin wanted a change. Fixing things was his hobby. Since he had owned a yacht in a resort area, he knew how hard it was to get someone competent to repair things. So he returned to the area where he was raised and launched The House Doctor. His first job was weeding a flower bed for $3.75 an hour. The owner kept asking him, "Are you sure you're a gardener?" With the downturn in the Texas economy, The House Doctor has had to adjust from serving big spenders whose attitude was "nothing could be too good" to serving retirees on fixed incomes who demand a quote and six bids.

Equipment: Two CompuAdd Turbo 88 XT computers; Toshiba 321SL printer; two CompuAdd 2400-baud modems; Panasonic answering machine

Software: *dBase III Plus*, *PFS: Professional Write*, *SideKick*, *Turbo Lightning*

The Owner's Voice: "The goal of The House Doctor is to provide me a decent living and base from which to make more money doing completely passive things in the commodities market. Without the pressure of making a livelihood from the market, I can make clear investment decisions."

Hydroplane Manufacturer

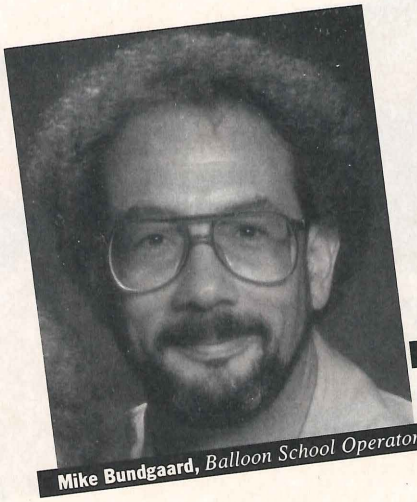
Edward, 57, and **Shirl Karelsen**, 53, Seattle, Washington

Business: Karelsen Custom Boats, Inc., designs and builds customized hydroplanes for recreational and commercial use. Hydroplanes cost $5,000 to $135,000. Edward is president; Shirl is vice president. One independent contractor. 65 hours/week

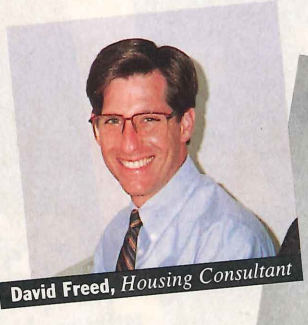
Years in Business: 37

Gross Annual Income: $111,000

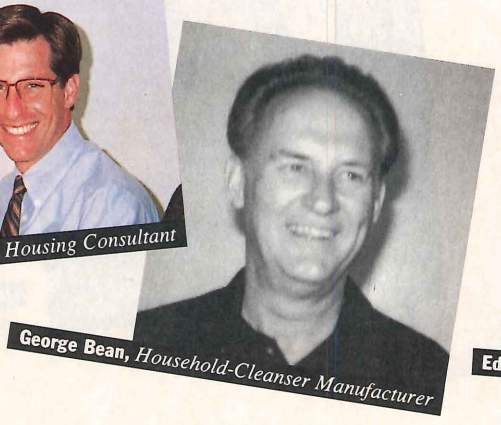
Business Beginnings: Edward started this business in 1952 to pay his way through college. Karelsen boats have won more national design championships than any other builder's and a Karelsen outboard holds the world speed record of 170 miles per hour.



Mike Bundgaard, *Balloon School Operator*



David Freed, *Housing Consultant*



George Bean, *Household-Cleanser Manufacturer*

Edward & Shirl Karelsen, *Hydroplane Manufacture*

Equipment: Genesis II computer; Star Gemini 10-X printer; Xerox 1020 copier; AT&T answering machine

Software: *PFS: Professional Write*, Lotus *1-2-3*, *Windows*, *Trendline-II*

The Owner's Voice: "I believe I'm doing something really good," says Shirl. "It makes people happy. Our biggest achievement is keeping the drivers safe. There are ups and downs in the business, but the ups outweigh the downs."

Indexer

Ted Laux, 41, Ithaca, New York

Business: Laux prepares indexes that appear at the back of books. 63 hours/week

Years in Business: 3

Gross Annual Income: $45,000

Business Beginnings: Laux was in the television-repair business. But because of the decreasing costs of television sets and their increasing reliability, the business was failing. Meanwhile, Laux was using his computer to create indexes for his own use. His wife, Martha, saw an advertisement for book indexing and suggested that he try to find indexing work. He did, and now Laux has all the work he can handle.

Equipment: NEC MultiSpeed II laptop; TRS-80 Model I computer; Star Micronics NX1000 and Epson DX-10 printers; Supra 2400 modem; Record a Call answering machine.

Software: Diamond Integrated Software, *PC-Write*

The Owner's Voice: "What I want from my work is something I can do at home and make enough money to buy minor things without worrying about it. I enjoy what I'm doing. I'd be doing most of what I do even if I weren't getting paid."

Information Broker

Peg Tileston, 57, and **Pauline Utter**, 47, Anchorage, Alaska

Business: InformAlaska, Inc., provides bibliographic citations and full-text-retrieval research for attorneys and businesses. Tileston and Utter are equal partners. 60–80 hours/week

Years in Business: 5

Gross Annual Income: $120,000

Business Beginnings: Tileston spent years finding information in nonprofit environmental work. An acquaintance in the mining industry asked her in for a "chat" one day, after which Tileston realized she had just spent two hours giving away valuable information for free. She reasoned that there was a market for information and that she could be the provider.

Equipment: A-Com Personal Computer; Hewlett-Packard LaserJet Series II printer; Team 1200 modem; PhoneMate answering machine

Software: *Fastback Plus*, *Symphony*, *Procomm Plus*, *WordStar*

The Owner's Voice: "People suffer from the Carnegie Syndrome—the belief that since public libraries are free, all information is free," says Tileston. "Slowly but surely we're making headway in helping people understand that providing information is a valuable service. On a broader scale, I seek the recognition of information as a commodity. The turning point for our particular business was segmenting the market and focusing on attorneys."

Insurance Broker

Lewis J. Mann, 41, Miami, Florida

Business: Mann & Company brokers life, health, and disability insurance, as well as annuities and retirement plans. 32 hours/week

Years in Business: 14

Gross Annual Income: $54,000

Business Beginnings: Mann was frustrated working for insurance agencies. "I spent hours and hours trying to convince managers to adopt computers. I saw them not only as a tool to develop proposals and sales presentations, but also to create a database to replace three-by-five cards. One of the reasons I left the insurance agencies was that they weren't going to computerize as quickly or completely as I wanted to. I also wanted the freedom to choose the best possible policies for my clients, which I couldn't do with the products of only one company."

Equipment: Epson Equity II computer; Okidata 92 printer; Sharp Z-60 copier; Leading Edge 1200 modem; Radio Shack answering machine; Motorola cellular phone

Software: *Client Info Plus* (based on *Foxbase*), *Leading Edge Word Processing*

The Owner's Voice: "I'm one of the most relaxed insurance agents I know. I like the complete independence. I have the freedom to work as hard or as casually as I want to. The turning point in my career was going out on my own. Once I was free to do what I thought best to do rather than wait for approval by a manager or an agent, my commissions doubled and my sales increased immediately."

Inventor

Stan Mason, 68, Weston, Connecticut

Business: Simco, Inc., creates concepts and products and solves problems for major corporations. Chances are some of Mason's creations are in your home now—granola bars, squeezable ketchup bottles, baby-shaped disposable diapers with sticky tabs, microwave cookware (Masonware), and stringless Band-Aid wrappers. Mason spends about 50 percent of his time trying to come up with new products for corporations. The rest is devoted to proprietary programs, which include commercializing the Chinese Tallow Tree as an alternative source of petroleum, a dry method of fingerprinting, a training program for fire and police personnel in crisis communications, and a new board game called Fleece the Flock, which takes aim at television evangelists. His wife is vice president; he has eight to twelve other employees and up to 150 outside technical associates. 84 hours/week

Years in Business: 18

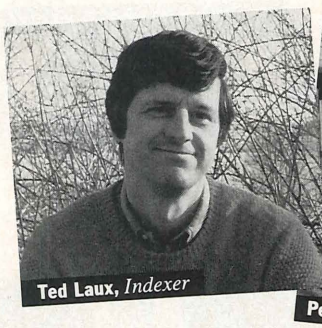
Gross Annual Income: "Equivalent to the earnings of a Fortune 500 chief executive officer"

Business Beginnings: Mason says what he's doing now is an extension of what he's always done. "Since I was an infant, I've drawn pictures. I'm like a musician who played the piano at 4." He made the decision to become an inventor while working as a teenager at the Trenton Free Public Library, where he spent days studying the patents issued to inventors. After serving as a fighter pilot during World War II, he spent 25 years in various corporate jobs, most recently as vice president of development and technical services at American Can. But in 1972 he decided that opportunities outside were more promising, so he started Simco.

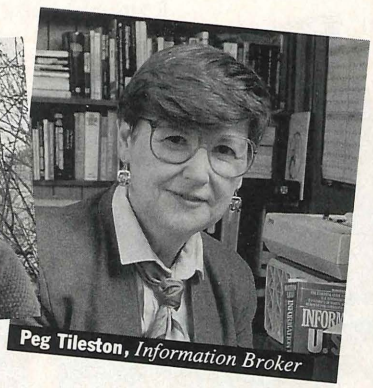
Equipment: Macintosh II and IBM PC XT computers; NEC SpinWriter 3530 and Apple ImageWriter II printers; Hayes Smartmodem 1200; Ricoh FT 3050, Panasonic FP-1801 copiers; Harris/3M 2110 fax

Software: Microsoft *Works*, *MacWrite*, Microsoft *Word*, *MacProject*, *SuperPaint*, *CricketDraw*, *FreeHand*, *PageMaker*, *Perfect Filer*, *Perfect Call*

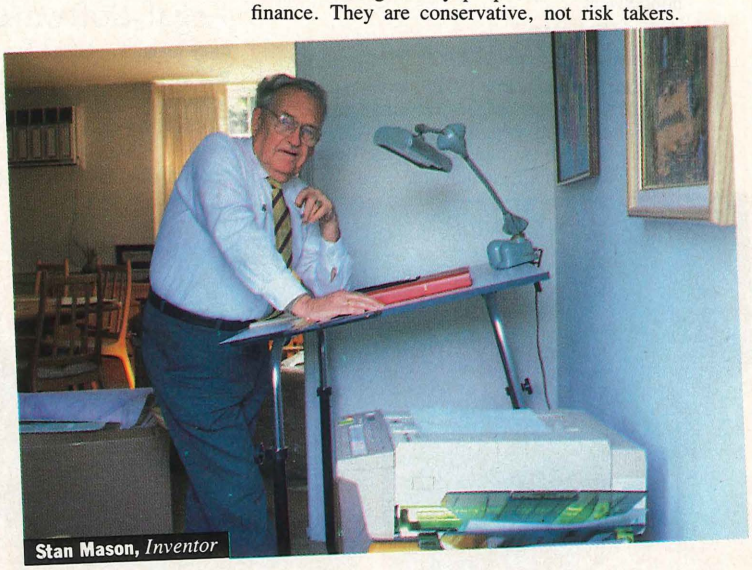
The Owner's Voice: "I believe Simco is a model for creative organizations of the future. Creative minds are not present in large corporations in the numbers they were in the past. Today, corporations are being run by people trained in law or finance. They are conservative, not risk takers.



Ted Laux, *Indexer*



Peg Tileston, *Information Broker*



Stan Mason, *Inventor*

We supply what corporations need from the outside. Corporations suffer from a lack of new ideas and new products if they're left to their own devices."

Jeweler

Glenn Morton, 54, Asheboro, North Carolina

Business: Milita Rock and Gem Shop (Milita derives from the names of the Morton's three children, Michael, Lisa, and Tamia) sells lapidary equipment and supplies and rough and cut gemstones. Glenn's wife, Jo, makes jewelry. Glenn works with gold and silver, and sets stones. Their products are sold retail in their home and at gem and mineral shows, and wholesale to other dealers. 70 hours/week. Daughter Tamia makes some jewelry and does bookkeeping. 70 hours/week

Years in Business: 7

Gross Annual Income: $70,000

Business Beginnings: Morton was a psychologist with the Florida State Hospital and Jo, a registered nurse, was the night supervisor in the emergency room. They also had a part-time lapidary business that they planned to pursue some day on a full-time basis. When his parents died, Glenn and Jo combined a gem business his parents had owned with their own and moved to Asheboro, where what will become the world's largest zoo is attracting a growing number of tourists. North Carolina is also home to more than 300 known indigenous minerals.

Equipment: Quantus AT clone and Prisma Portable computers; Epson LQ-1000, Star printers; internal 1200-baud modem; Radio Shack answering machine

Software: *Act I, dBase III Plus, Quicken, WordPerfect*

The Owner's Voice: "I am determined to make this business successful. There's no such thing as failure from the smallest thing I do to the biggest, except for things that can't be done—like making three diamonds into one."

Landscaper

C. Thomas Fitzwilliam, 33, Arlington, Texas

Business: Fitzwilliam Landscaping & Irrigation does landscaping and installs French and surface drains, retaining walls, and irrigation systems. Planning and consultation are also provided. 60 hours/week

Years in Business: 1

Gross Annual Income: $40,000

Business Beginnings: Fitzwilliam received a college degree in landscape architecture from Texas Tech and went to work for large landscaping companies, which went under during the downturn in the Texas economy. Fitzwilliam always wanted his own business and being out of work provided him with the impetus to start it.

Equipment: Tandy 3000 HD computer; Tandy 132 printer

Software: *PFS: Professional Write, Deskmate, Swift Database, Multiple Checkbook Accounting System*

The Owner's Voice: "I'd rather keep my company small and keep control. The companies I was with had too much overhead. Two of the companies that filed Chapter 13 had more than 100 employees. They turned down small jobs because it cost too much to operate the equipment. Most of my jobs are in the $2,000 to $3,000 range."

Laser-Cartridge Manufacturer

David Chazin, 31, Las Vegas, Nevada

Business: LaserTek remanufactures cartridges for laser printers and personal copiers by adding new toner and lubricating all parts. Four part-time employees. 72 hours/week

Years in Business: 4

Gross Annual Income: Over $100,000

Business Beginnings: Chazin's background was in advertising and marketing. He read an article about manufacturing cartridges, talked to people, did more research, and when he found that cartridges are a $2 billion industry, started his business.

Equipment: Macintosh Plus and Macintosh SE computers; two Apple LaserWriter NT printers; Canon PC 7 copier; Hayes Smartmodem 1200; Sony answering machine; Mitsubishi cellular phone

Software: *Excel*, Microsoft *Word*, *PageMaker*

The Owner's Voice: "I've had several businesses, some successful, some not. I've been involved with several large companies on joint ventures where I got bashed. What I learned was that to rely on big corporations as a small business is to rely on them like an employee. The corporate environment is not for me. At the same time, I'm not a rebel.

"It used to be that when the alarm rang, I wasn't enthused. I don't use an alarm clock anymore. When I wake up in the morning, I can't wait to get started."

Legal-Software Developer

Andy Klein, 32, Glendale, Arizona

Business: Micro Quantitative Sciences develops software and does consulting. Klein's specialty is *Docket Manager*, software for lawyers. 55 hours/week

Gross Annual Income: $40,000

Business Beginnings: Klein was working on mainframes in a large financial institution when personal computers hit the market. He got hooked on them and decided to strike out on his own. A friend who sold hardware told Klein that he knew lawyers looking for software. Klein interviewed lawyers about their needs and developed the software for them.

Equipment: IBM PC XT and IBM XT clone computers; Okidata Laserline 6 printer; Everex 1200 modem; Panasonic answering machine

Software: *Aztec C, dBase III Plus, FoxBase, Magic PC, Modula-2, WordPerfect*

The Owner's Voice: "The trick is to make sure you get up at the same time in the morning as you would if you were going to a regular job and to keep that routine and discipline. I learned a lot of what not to do from working for big corporations. My biggest mistake was spending more money on advertising than on sales."

Library Management

Ray Jassin, 40, Huntington, New York

Business: Law Library Management, Inc., provides the services of a full-time law library staff on a part-time basis. The firm handles book acquisitions, financial management, reference and research assistance, shelving books, circulating library mail, library reorganizations, and moves and startups. Fifteen full-time and 10 part-time employees. 70 hours/week

Gross Annual Income: Over $500,000

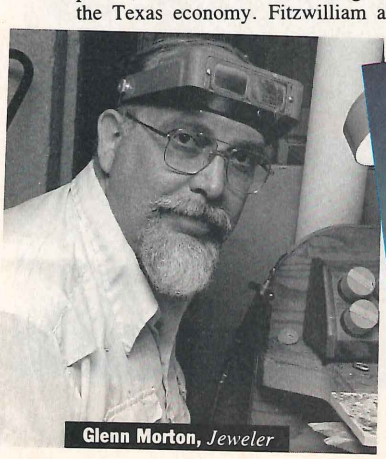
Years in Business: 7

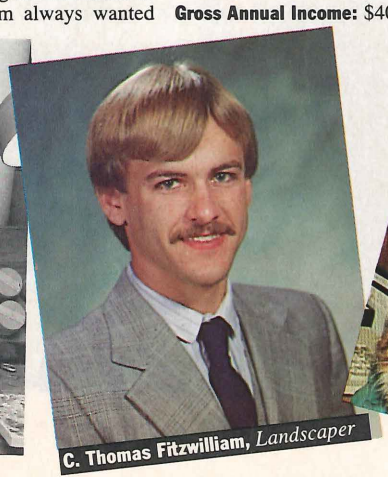
Business Beginnings: Jassin worked in law libraries before he went out on his own. He left mainly because he wanted the satisfaction of being his own boss. His four employees work from a four-room apartment in a separate wing of Jassin's home.

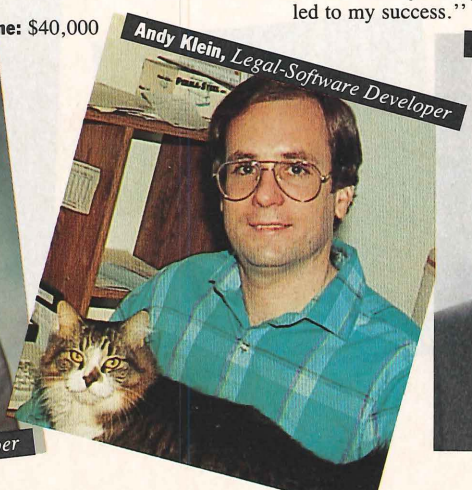
Equipment: Two IBM PC XTs and two Compaq 286 Deskpro computers; Samsung 286 workstation; NEC Pinwriter, NEC Spinwriter 3550 and Hewlett-Packard LaserJet II printers; Mita 3132 copier; Ricoh Fax20 fax machine; Hayes Smartmodem 1200B and Hayes Smartmodem 2400B modems; Panasonic answering machine; NEC P9100 portable phone

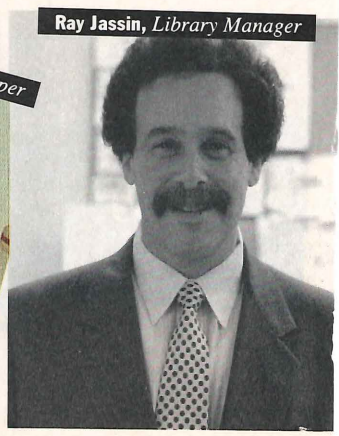
Software: *RBase 5, Quicken, Smartcom, Tapcis, VisiFile, WordStar Professional*

The Owner's Voice: "It was a slow grind at first, because I had to do all the work myself and wasn't big enough to begin delegating it. Now that I can delegate, one of my biggest mistakes is being too nice to my employees, giving them too much too soon. But working hard, delivering my service to the best of my ability, and standing behind it has led to my success."


Glenn Morton, *Jeweler*


C. Thomas Fitzwilliam, *Landscaper*


Andy Klein, *Legal-Software Developer*


Ray Jassin, *Library Manager*

Lyricist

Pamela Phillips-Oland, mid 30s, Hollywood, California

Business: Songwriter and lyricist. Work includes such hits as "Monday Morning Quarterback," sung by Frank Sinatra, and "Nobody Loves Me Like You Do," performed by Anne Murray and Dave Loggins. Phillips-Oland is also the author of *You Can Write Great Lyrics*, published by Writer's Digest Books. 55 hours/week

Gross Annual Income: $100,000

Years in Business: 6

Business Beginnings: Phillips-Oland always wanted to be a songwriter, but did temporary work as a legal secretary and freelance publicist from home while she wrote songs. She set out to meet Don Costa, a top Los Angeles arranger. It took her three years to meet him, and for three years after that she sent him tapes until he used one of her songs. Then Costa asked her if she had a song that would work for Frank Sinatra. She wrote "Monday Morning Quarterback," which Sinatra turned into a hit. Since then she's had about 180 songs recorded by various artists.

Equipment: Epson Equity II Plus computer; Hewlett-Packard LaserJet Series II printer; Yamaha DSR-2000 musical workstation/keyboard; Panasonic answering machine

Software: Microsoft *Word*

The Owner's Voice: "I've got tremendous tenacity, what I can only call a God-given ability with words, and a little luck. More than wanting to be a success, I want to be the best at what I do."

Mailing-List Services

Katie Allegato, 43, Kissimmee, Florida

Business: Allegato & Associates provides computer training and mailing-list and accounting services. The firm sells a list of current business licensees, in both mailing label and hard-copy formats. Two employees. 55 hours/week

Years in Business: 6

Gross Annual Income: $60,000

Business Beginnings: Allegato had been employed in an accounting firm, then worked on her own as an accountant. She developed the list-maintenance aspect of her business to get away from accounting. However, she continues to get calls for her accounting service, and does one-on-one training with *Peachtree Complete II* accounting software.

Equipment: Three Leading Edge Model Ds and One Leading Edge Model D2, Xerox computer; Panasonic, Okidata printers; Adler-Royal 2020 copier; Everex 2400 and 1200 modems; Record a Call answering machine

Software: Lotus *1-2-3*, *Peachtree Complete II*, *Q&A*

The Owner's Voice: "My original goal was to work for myself. I started out part-time. I didn't expect it to turn into something where I'd be employing people. I put in more hours now than when I was employed, but I enjoy doing it; it's not drudgery."

Manufacturer's Rep

Lance Wong, 27, Hayward, California

Business: D&L Enterprises represents manufacturers who supply products for the sheet-metal contracting trade. 50 hours/week

Years in Business: 5

Gross Annual Income: $100,000

Business Beginnings: Wong's father is one of the major louver (external vents) manufacturers in the West. Wong didn't intend to be in the same business and moved away. Then he got a phone call from his father's former partner who wanted to sell his business. Wong bought it and now sells a line of products that competes with his father's.

Equipment: Apple IIe and Macintosh SE computers; ImageWriter II printer; GVC 2400 modem; Canon PC 25 copier; NEC Faxtel 6000 fax machine; Panasonic answering machine

Software: *Fast Form*, *Fourth Dimension*, *Business Works*, Microsoft *Word*

The Owner's Voice: "What I like about selling is that I meet people; it gives me my social fix. The greatest risk in my business is the bid-and-quote system. I gamble that my costs will be the same from the time I bid until I ship almost a year later."

Market Researcher

Elizabeth Donovan, 39, New York, New York

Business: Donovan Research Inc. does qualitative market research, analyzing people's opinions and feelings through focus groups, as well as marketing consulting. 55 hours/week

Years in Business: 7

Gross Annual Income: $600,000

Business Beginnings: Donovan was working for a market-research firm and making $32,000 a year when she asked for a raise. The president told her she was making very good money for a woman her age. Donovan complained about this to an accountant, who pointed out that she would do well in her own business. From her very first year in business, she has worked to her capacity.

Equipment: Epson Equity LT; Panasonic KP1124 Multimode and Hewlett-Packard DeskJet printers; Xerox 1038 copier; Panasonic and Toshiba 3100 fax machines; Panasonic answering machine

Software: *Q&A*

The Owner's Voice: "I'm at a crossroads. I tried to expand to accept all those jobs that were coming my way, but now I'm going back to being a one-person business. I found out I was the product. My goals for the company have narrowed, shifting to quality of life. Maybe I won't earn $600,000 this year; if I earn a third of that, I'm still in a good spot."

Marketing Agency

Linda Jagoda, 30, Scottsdale, Arizona

Business: Jagoda Marketing Corporation provides consulting, market planning, and designs and produces marketing tools. Jagoda is president; she has three full-time employees and five freelancers. 80 hours/week

Years in Business: 4

Gross Annual Income: $500,000

Business Beginnings: In college, Jagoda studied graphic arts, broadcasting, and public relations. After graduation, her first job was with the Phoenix CBS television affiliate where she was in charge of print-related promotion. She then went to work for a public-relations agency, did promotion for a publishing company, and finally became a marketing vice president for a real-estate firm. At this point she had hands-on experience with broadcasting, advertising, the print media, and promotion, and was ready for what she had always wanted to do—run her own agency.

Equipment: Brother 80, Brother 100, and Adler Word Processors; Savin 5030 copier; Pitney-Bowes Model 6400 modem; Motorola cellular phone

The Owner's Voice: "When you do what you like, you wind up making money. The bottom line for me is helping people. Treat your small clients well. Your smallest customer can bring you one of your biggest clients later on."

Marketing Consultant

Pete Silver, 37, Gainesville, Florida

Business: Pete Silver Associates is a consulting firm that helps clients strategically position themselves with marketing communications. Silver creates marketing campaigns and critiques them, and he creates marketing materials—newsletters, brochures, yellow pages ads, radio ads, and personal ads. In addition, Silver gives speeches and conducts seminars. One part-time contractor. 78 hours/week

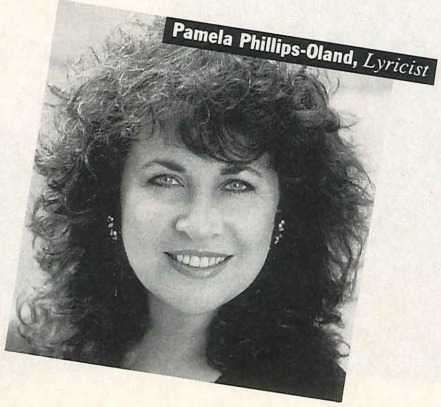
Years in Business: 9

Gross Annual Income: Equivalent to a marketing vice president in a Fortune 500 corporation

Business Beginnings: After a disability caused him to leave photojournalism, Silver landed a job as a mailing-list broker. In working with clients, he made critical comments about their materials. Silver's suggestions were often more helpful than those from professional consultants. His clients

Linda Jagoda, *Marketing Executive*

Pete Silver, *Marketing Consultant*



Pamela Phillips-Oland, *Lyricist*

encouraged Silver to set up a practice to help companies with their marketing campaigns.

Equipment: ARC XT and Radio Shack 102 computers; Hewlett-Packard LaserJet Series II, Brother HR40, Panasonic 1091i printers; Practical Peripherals 2400-baud modem; Ricoh 3050 copier; Ricoh Fax35 fax machine; Motorola cellular car phone

Software: *WordStar 5.5, ProComm, Managing Your Money, Hotline II*

The Owner's Voice: "Everything in my career is an accident. I didn't have a goal; I'm not structured to set goals. My biggest mistake is not sticking to my knitting—I get interested in things too far afield. But I've surrounded myself with a national network that keeps me from going too far wrong, which shares great new ideas with me."

Messenger Service

Georgia Thomas, 40, Euless, Texas

Business: Time Riders Express Delivery Inc., is a messenger service with 10 messengers. 80 hours/week

Years in Business: 3

Gross Annual Income: $75,000

Business Beginnings: "When I was laid off from the oil field, I asked myself, What am I going to do to get my kid through college? I had a piddling amount of money, so I needed to invest it. What better way than in my own business? A messenger service was something I could get into with very little capital and do at home."

Equipment: IBM PC XT computer; Citizen 120 D printer; Vox 600 Deluxe answering machine

Software: Lotus *1-2-3*, *ProWrite*

The Owner's Voice: "Our success has come from perseverance, having enough confidence in myself and my people, and a strong sense of ethics. My biggest mistake has been misjudging people and being too nice. I need to set up safeguards to prevent people from taking advantage of me."

Mobile-Phone Leasing

Norm Dominguez, 40, Phoenix, Arizona

Business: Unicom Paging, Inc., rents and leases mobile communications, such as paging, voicemail, and cellular phone equipment and services. Dominguez's wife and two part-timers work with him. 65 hours/week

Years in Business: 2

Gross Annual Income: $140,000

Business Beginnings: Dominguez worked for an advertising agency, where a cable-television franchise asked him to put together a marketing plan for mobile communications. That was his introduction to the business. In looking at the trends for pagers, voice mail, and cellular phones, he became excited about the market's future, relocated from Colorado to Phoenix, and started his own mobile-communications firm.

Equipment: Apple IIe and Compaq Portable computers; Diablo 620 and Toshiba P351 printers; Canon NP115 copier; Walker and Audiovox cellular phones

Software: *AppleWriter II, Smart Package*

The Owner's Voice: "I've had a marketing plan from day one. We looked at three elements: The competitive environment—Phoenix is highly competitive; the regulatory climate—Arizona lifted restrictions; and the economic climate—research indicates Phoenix is one of the fastest-growing markets.

"The name of the game is service; we give 7-day, 24-hour service. We don't do extensive credit checks, and we're not burned any more than the norm. Our revenue per pager is 15 to 30 percent higher than that of our competitors."

Mobile Notary

Charlotte Mitchell, 40, San Diego, California

Business: Notary on Wheels and Fingerprinting on Wheels are mobile services that go to the customer. 65 hours/week

Years in Business: 5

Gross Annual Income: $30,000

Business Beginnings: Mitchell was working as a freelance legal secretary when an attorney asked her to place an ad in the yellow pages and line up several notaries to send out to his clients. Despite the demand for service, the notaries didn't come through. The lawyer turned the jobs over to Mitchell. Her first call was at a hospital intensive-care ward, where she quoted the customer a $12 fee. The client was so happy that he gave her a $20 bill. Mitchell, who was earning $7 an hour as a legal secretary, agreed to take over the notary service. It took several years to build it into a full-time business, during which time she continued doing freelance secretarial work.

Equipment: Kaypro 2X computer; Comrex CR-II ComRiter printer; Panasonic answering machine; PacTel GTE cellular car phone

Software: *WordStar*

The Owner's Voice: "My goal used to be to survive. Now I'm so busy, I need help. I want to take vacations, but this job takes 7 days a week, 24 hours a day. But I enjoy helping people in hospitals and nursing homes. The ultimate satisfaction is to be able to enjoy work, since work is inevitable."

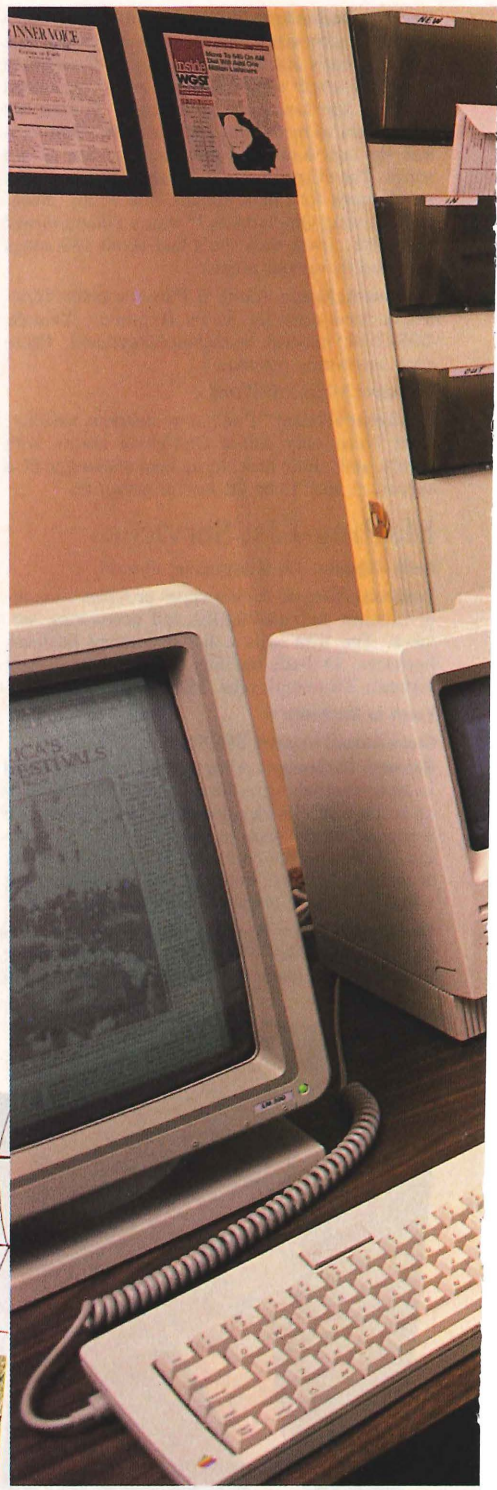
Model-Kit Maker

James Haggard, 35, Aurora, Colorado

Business: Builders In Scale makes limited-edition model kits of HO-scale (1:87) railroad buildings. They are bought by collectors and by hobbyists. Some kits have over 200 small metal details. In addition, the company produces two other product lines: building supplies, such as kits for venetian blinds for HO models; and model-railroad electronics, such as motors to operate rail switches. Most of the kits and other products are sold to

Charlotte Mitchell, *Mobile Notary*

James Haggard, *Model-Kit Maker*



distributors who sell them to hobby stores. Five percent of sales are by direct mail. 80 hours/week

Years in Business: 7

Gross Annual Income: $136,000

Business Beginnings: Thirteen years ago Haggard's lifelong interest in models was rekindled when he picked up a model-railroad magazine. At the time, he was working in mortgage banking. Haggard and his wife Jan, decided they wanted their children to know what they did for a living. His father had operated a flower shop and he loved spending time in the back room; Jan's father worked for IBM, and that's all she ever knew about his work. With that decision, Haggard began purchasing equipment to build the castings for the kits.

Equipment: Macintosh Plus computer; Apple ImageWriter II and Brother HR30 printers; Canon NP 115 copier; AT&T answering machine

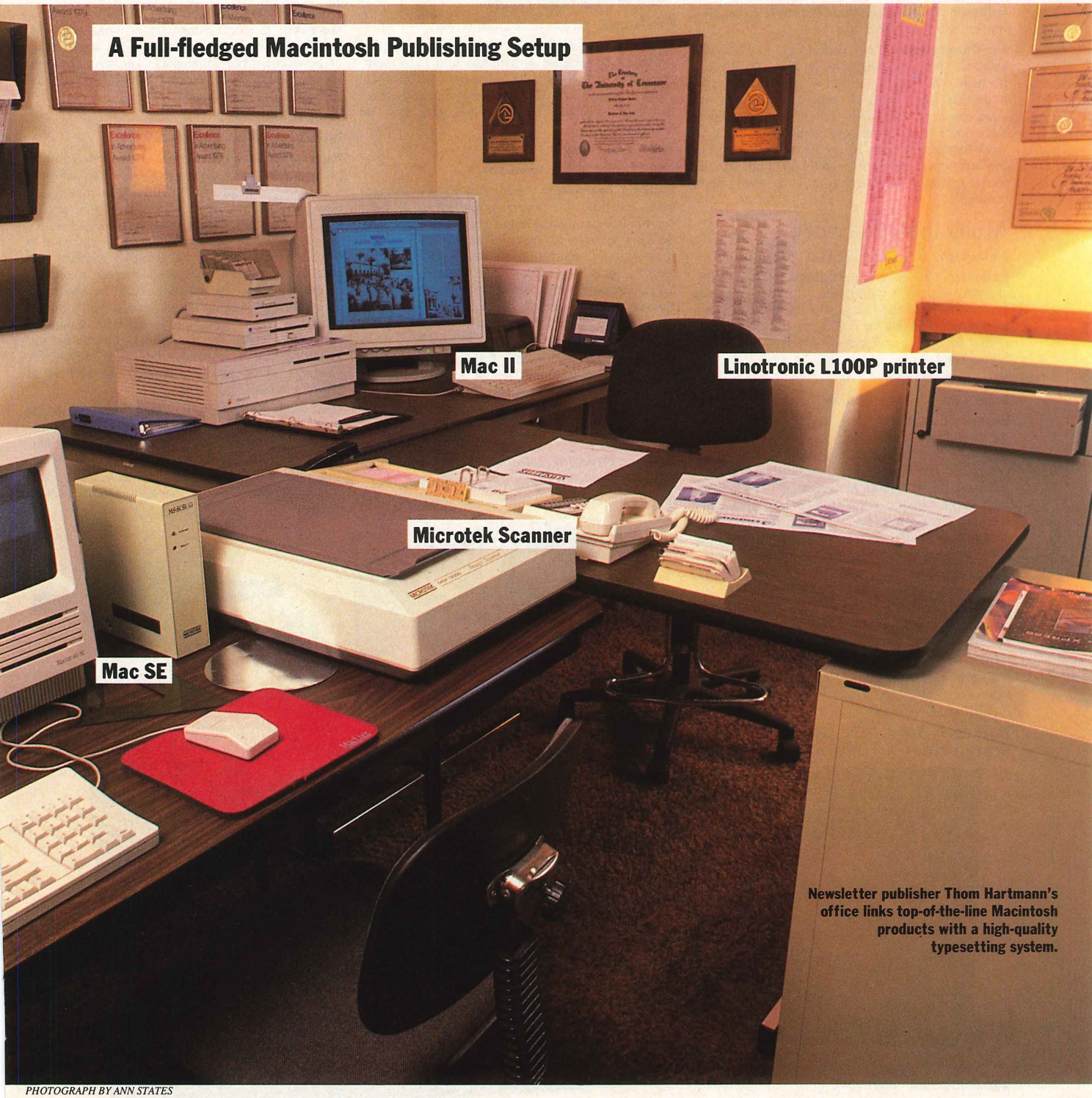
Software: *Insight Accounting*, Microsoft *Word*

The Owner's Voice: "Our biggest achievement is surviving in a unique market. From the beginning, we treated this as a business. We learned accounting and business law. We cannot absorb mistakes the way a big business can. Still, we underestimated the time and effort it would take to be successful. Now we feel that we've arrived. Two years ago our name appeared in the model-railroad press and sales took off. We have a sense of security we haven't had up to this point."

Music Engineer

Michael Delugg, 41, New York, New York

Business: Four to the Bar, Inc., produces music for records and commercials and does general audio consultation. Delugg's wife helps out in the business. 60 hours/week



Newsletter publisher Thom Hartmann's office links top-of-the-line Macintosh products with a high-quality typesetting system.

PHOTOGRAPH BY ANN STATES

Gross Annual Income: $30,000

Business Beginnings: While working for a sound studio as an apprentice engineer, Delugg worked on a record that got into the Top 20. That got him a promotion to engineer. As an engineer, he produced lots of hits with big-name performers. In time, enough people asked Delugg why he didn't work on his own. So he did. His busy schedule includes mixing the music for "The David Letterman Show."

Equipment: Macintosh Plus and Datavue Spark computers; WorldPort 2400-baud modem; Epson LQ-850 printer; Panasonic answering machine

Software: Microsoft *Word*, *Omnis III Plus*, *Red Ryder*, Microsoft *Works*

The Owner's Voice: "My dad always had his own business. When he was busy, he didn't let it get to his head; when there wasn't business, he didn't let it destroy him. When I walked away from my steady income with Media Sound Studios, I made three times as much the next month. Then I had no work for three months. There are inevitable lulls in this business. Getting through that first lull was the most traumatic experience I've ever been through."

Musician's Network

Alexis Lanni, 32, Virginia Beach, Virginia

Business: Musicians International Network Exchange, Inc., is a worldwide referral service for professional and amateur musicians, who list items to sell, get referrals for products to buy, list availability for work, and locate musicians to hire. 50 hours/week

Years in Business: 1

Gross Annual Income: $50,000

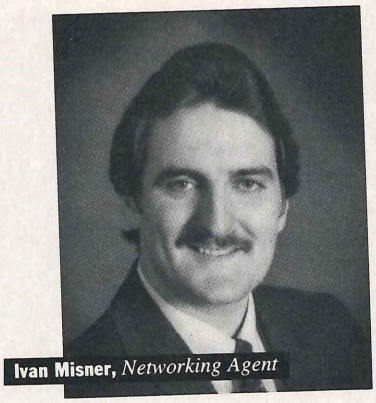
Business Beginnings: Lanni has a background in the computer industry, having managed the business side of Adventure, International, a software company. Her husband had been a professional musician. She linked her computer know-how with his knowledge of the needs of musicians, and the result was a musicians' referral service. They announced their service on CompuServe and QuantumLink and got 50 responses the first day.

Equipment: Two DTK-XTs, PC Factory XT, two Commodore 64s, and an Atari XT computer; Panasonic Laser Partner, Star X-1000, Epson FX-80, and Okidata 120 printers; Digitech scanner; three ADT 2400s, and three Commodore 1200 modems; American Communications voice-mail system

Software: *dBase III Plus*, *PFS: First Publisher*, Microsoft *Word*, *PC Talk*, *ProComm*, *Ventura Publisher*, *Crosstalk*

The Owner's Voice: "The greatest risk for this referral service is not charging enough for membership in order to build up the number of members. But many professional people are contacting us for advice. We've done this by being consistently on the CompuServe's MIDI Forum and other bulletin boards. We give free advice that we back up and we follow through, which is one of the most important things to do in business.

"My advice to startups is to have a clear, concise business plan. Don't do anything without it. Think before you act. Don't just go with a whim of an idea. Make sure you're proud of everything you put out."



Ivan Misner, *Networking Agent*

Networking Firm

Ivan Misner, 33, La Verne, California

Business: The Network is an organization that provides networking opportunities to help members increase their business. The network has local chapters that hold weekly breakfast meetings. Two full-time employees and 15 subcontractors. 60 hours/week

Years in Business: 4

Gross Annual Income: $360,000

Business Beginnings: After working in management positions for several corporations, Misner established a management-consulting service. Seeking referrals for potential clients, he started a networking organization in which professionals from various fields pass leads back and forth. When someone whose profession was already represented wanted to join Misner's group, Misner started a new group. He now has over 100 chapters in six states with up to 40 members each.

Equipment: Macintosh Plus, Kaypro 16, and Datavue Spark computers; Apple LaserWriter II, Brother HR-25, Mannesman Tally 80, Diconix 150 printers; Xerox 1020 copier; Hayes Smartmodem 1200; PhoneMate answering machine; Fujitsu cellular phone

Software: *PageMaker*, *Perfect Writer*, *MacWrite*

The Owner's Voice: "The person who influenced my life the most was a high school teacher named Romero. He pulled me out of my shell by getting me involved in student government. I was a fat high school kid, weighing 210 pounds. The teacher bypassed an election and appointed me to the student council. I lost 40 pounds, and I was on the student council every semester thereafter—elected each time.

"The secret of success without hard work is still a secret. And I'd rather do the hard work for myself than for someone else."

Newsletter Publisher

Thom Hartmann, 39, Marietta, Georgia

Business: The Newsletter Factory writes, designs, and prints employee communications and customer newsletters for companies. Ten part-time employees, plus six to eight freelance writers and designers. 75 hours/week

Years in Business: 2

Gross Annual Income: $300,000

Business Beginnings: Hartmann has owned a number of successful businesses, including an advertising agency. In all his businesses, he has had a newsletter. When he created a nonprofit agency for the care of abused children, its principal source of income became the newsletter. When he went to Germany to work for the agency's international parent organization, he wanted someone to continue the newsletter for him. He discovered he had a choice of either using an ad agency which would charge between $5,000 and $10,000 an issue, or a print shop where the quality was unsatisfactory. That gave him the impetus to begin The Newsletter Factory, which produces quality newsletters at affordable rates.

Equipment: Macintosh II, two Macintosh SE's, four Macintosh Plusses, and an IBM PC XT computer; Linotronic L100P typesetting machine; Microtek scanner; Apple LaserWriter Plus, Imagewriter II, and Epson FX-80 printers; Sharp Z-70 copier; Konica 100 fax machine; Goldstar 2400 modem

Thom Hartmann, *Newsletter Publisher*

Software: *Illustrator, Cricket Draw, Digital Darkroom,* Microsoft *Word,* Microsoft *Works, Quark Xpress*

The Owner's Voice: "I find you have to pour everything you have—energy, love, and money—into a business for at least a year, more likely two years, before you can start working normal business hours. If you're unwilling to make that commitment, don't start. That flies in the face of Thomas Watson's statement, 'Let's not work harder, let's work smarter.' That's for established organizations."

Office-Automation Consultant

David E. Brace, 51, Kentwood, Michigan

Business: Data Management Consultants does custom programming and office-automation consulting for small businesses. 60 hours/week

Gross Annual Income: $82,000

Years in Business: 4

Business Beginnings: Brace developed software to retrain his daughter after she suffered brain trauma in an accident. His success in helping her recover led to requests for other specialized computer work. Brace, who suffers from hearing loss, qualifies as a handicapped businessman and has made use of a special program in Michigan that directs 3 percent of an agency's budget to handicapped contracts.

Equipment: Kaypro PC30 and Apple IIc computers; Panasonic dot-matrix and Olympia typewriter/printers; Toshiba copier; Hayes Smartmodem 300

Software: *dBase III Plus, WordPerfect* 4.2

The Owner's Voice: "I follow the advice of my father, who, despite being totally deaf, earned a Ph.D. and ran a business. His advice was to always put your clients first. As he said, 'If your customer wants the rug nailed to the ceiling, nail it to the ceiling.' "

Organic Farmer

Tom Roberts, 43, Dixmont, Maine

Business: PeaceMeal Farm raises a complete line of organic vegetables. Tom and his two partners grow 147 varieties on an 11-acre hillside farm divided into 45 plots, from a quarter- to a half-acre each. 90 hours/week during growing season

Years in Business: 12

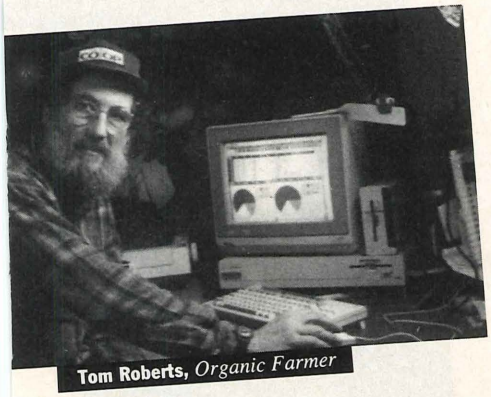
Gross Annual Income: $60,000

Business Beginnings: Roberts worked for the state planning office and a food co-op warehouse, but in both jobs he felt like he was just going to work out of habit. He wanted to do work he believed in and started farming. He became a partner on an already operating farm and helped them expand. He had never done any organic vegetable farming, but had previously farmed blueberries and made maple syrup.

Equipment: Amiga 1000 and 2000 computers; Panasonic KXP 1080i printer; Supra 2400 modem; Mita DC 122 copier; Panasonic answering machine

Software: *MaxiPlan, PageStream, ProWrite*

The Owner's Voice: "I am part of the back-to-the-land movement. When I began farming, I wanted to demonstrate that a person could make a living at organic farming. I can't see poisoning my food; I eat it, so I don't spray poison on it. Management is complicated, but I don't mind the challenge of balancing cash crops and noncash crops such as rye, which holds the soil in place during winter. Because we grow on a hillside, some plots dry out early, others later. Because of that and the need to maintain a continuous supply of all types of vegetables for my customers, I depend on my computers to manage the farm."



Tom Roberts, *Organic Farmer*

Organizer

Karen Rubin, 38, Los Angeles, California

Business: Organizer Extraordinaire helps clients get their lives organized. Rubin does her work in her clients' homes. She doesn't specialize, but the biggest part of her work is helping individuals and small businesses do their bookkeeping, pay bills, reconcile their bank statements, and file taxes. In addition, Rubin consults on space and time management, does mailings for small businesses and nonprofit solicitations, organizes large garage and estate sales, and plans parties and events. Ninety-six percent of her clients are in the television and film business. 35 hours/week

Years in Business: 3

Gross Annual Income: Over $40,000

Business Beginnings: Rubin has held more than 150 jobs during her life, but she has never been fired, except when employers reorganized. After she was let go from a cable network, the name *Organizer Extraordinaire* came to her in a dream. In many of her jobs she had been a troubleshooter. As Organizer Extraordinaire, she decided she would help individuals troubleshoot on an ongoing basis.

Equipment: IBM PC computer; Citizen Premier 35 printer; Hayes Smartmodem 1200; Panasonic answering machine

Software: *WordStar, PFS: File, PFS: Write, Quicken*

The Owner's Voice: "The greatest influence on me has been all the negative jobs I've had. I wanted to create an experience for myself and others that was totally the opposite. When I leave a job now, people give me a hug and a kiss and are on their knees.

"If I were looking for a service like this, I wouldn't trust advertising. I'm dealing with the two most intimate parts of people's lives—their closets and their checkbooks. People leave me keys to their houses and signed checks. Unless you clean up your living space, you can't clear up your head. When I get behind, even I hire someone to pay my bills and do my filing."

Parking-Lot Maintenance

Roland Sutton, 49, Conway, South Carolina

Business: Roland's Parking Lot Maintenance, Inc., sweeps parking lots, cuts grass growing on the lots, and patches holes. The work must be done at night, which is communicated by Sutton's motto, We sweep while you sleep. 70 hours/week

Years in Business: 7

Annual Gross Income: $100,000

Business Beginnings: Sutton was in the small-engine business. One of his customers wanted to sell his parking-lot maintenance business and showed Sutton how he could work less and make more money. Sutton bought half the business, all he could afford (the other half was split off and sold to someone else). Parking-lot maintenance is a highly competitive business and Sutton was ready to fold when he tried publishing a newsletter. He got an immediate response in the form of new business, and he has continued to get new business with each issue.

Equipment: Tandy 1000 HX and Tandy 1000 TX computers; Blazer Laser and Tandy DMP 130 printers; Tandy internal 300 and 1200 modems; Minolta EP 3120 copier

Software: *Deskmate*

The Owner's Voice: "I'm making more money than I ever did, and I do it without killing myself. I can buy something without looking in my pocket. I'd like to buy a top-of-the-line computer even though I don't need one. I just want one."

Pharmaceutical Advertising

Jeff Apton, 42, Pt. Pleasant, Pennsylvania

Business: Synchor Communications, Ltd., develops marketing and research programs for the pharmaceutical industry. Apton calls on anywhere from 5 to 15 contractors, including writers, designers, editors, physicians, and technical experts. 50 hours/week

Years in Business: 2

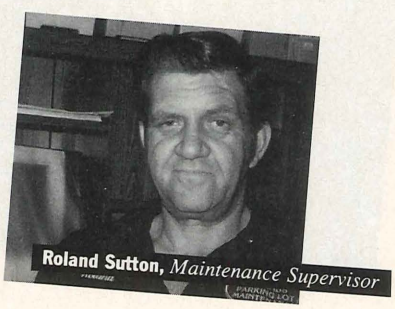
Gross Annual Income: $425,000

Business Beginnings: Apton worked in sales and marketing for industry giant Merck, Sharp, & Dohme and as account supervisor for a medical-advertising agency. When he turned 40, he asked himself what he wanted to do with the rest of his life. He had a lot of unique ideas he wanted to try out, so he went on his own and sold his first project to a former client. He still generates most of his work himself, by developing a concept, selling it, and finding the right people to execute it. He's developed an educational program on heart sounds based on new technologies, to help physicians refresh their skills with a stethoscope; an exhibit of photos at a medical show to draw crowds to a client's booth; and a new market-research methodology to help pharmaceutical companies to better understand the physician as a prescriber.

Equipment: Leading Edge Model D computer; Epson LQ 850 printer; Canon PC-5 copier; Canon Faxphone 20

Software: *WordPerfect*

The Owner's Voice: "It's extremely satisfying to see the ideas that were mine alone—hatched while I'm lying awake in bed or driving to see my parents—become a reality. I have a feeling of accomplishment I never had before."



Roland Sutton, *Maintenance Supervisor*

Photo-Newsletter Publisher

Rohn Engh, 48, Osceola, Wisconsin

Business: PhotoSource International helps people with pictures find buyers for their photographs. Catering to the amateur photographer, PhotoSource publishes three newsletters listing photo buyers and the kind of photographs they're interested in. *Photobulletin* lists photos for which buyers will pay $100 to $300; *Photomarket*, $50 to $100; and *Photoletter*, up to $50 per picture. In addition, listings are posted on several on-line services. Engh's wife, Jeri, is a partner; he also employs four people full-time and four part-time. 80 hours/week

Years in Business: 13

Gross Annual Income: $266,000

Business Beginnings: After an education in the arts, Engh went into photography and traveled the world. He and Jeri moved to a Wisconsin farm to bring up their boys. He worked as an editorial photographer, and Jeri wrote articles for major magazines. Part of his livelihood came from selling stock photographs to publications that mailed him requests. He recognized he was getting more requests than he had photographs, so he started listing the requests in a newsletter. He spent $125 for an ad in *Moneysworth* offering samples of the newsletter for $1 each. That brought him $300, and he was in the newsletter business. In 1981, Writer's Digest Books selected him to write *Sell and ReSell Your Photos*, which has helped to establish him.

Equipment: Five self-built MS-DOS computers (which he calls Maytags); Epson NLQ 1015, five Star NX 1000, Diablo 1620, and two Diablo 620 printers; MultiModem 1200; Royfax 115 and Xerox 1035 copiers; Toshiba TF 221 fax machine; Cobra answering machine

Software: *Q&A*, *DacEasy*, *DacRolodex Live*, *SuperCalc5*, *PC-MOS 386*

The Owner's Voice: "My success is not monetary success or showing I can take something from nothing and make it work. My success is doing what I want to do with the doggedness to stick with it until I get it done. I refuse to say I work; I retired.

"I do not aim for perfection. I try to be good all the time, and every now and then it turns out excellent."

Photography Studio

Patricia Plake, 58, Overland Park, Kansas

Business: Plake Studio/Gallery's primary business is producing glamour photographs for women. Patricia Plake does her clients' makeup and hair as part of her approach to making them "feel and look marvelous." She also produces videos, both for weddings and corporate communications. Her son manages computer graphics for the firm. 50 hours/week

Years in Business: 12 years (4 part-time, 8 full-time)

Gross Annual Income: $46,000

Business Beginnings: Plake was widowed in 1974 and needed to support herself. She was only a hobbyist at photography, but she did know about it as a business because her parents had been professional photographers. She took a salaried job but also began pursuing photography as a part-time business. When she was laid off, she decided to pursue it as a full-time business.

Equipment: Amiga 500 computer; Epson LQ 500 printer; Packard Bell 1200 modem; Record a Call answering machine

Software: *Aegis Draw*, *Animation*, *TV Text*, *Silver Turbo*, *Deluxe Paint II*, *Organize*, *Analyze & Scribble*

The Owner's Voice: "I didn't know anything about business plans. I went into business out of necessity. I ran the business by the seat of my pants. Now I've taken courses and have begun to set goals.

"My biggest mistake was being reluctant to advertise. I thought I was just a little fish. I came to the conclusion that if I were ever going to be a big fish, I would have to advertise. I placed my ad featuring glamour photography in the *Kansas City Star* with my last $500. They liked my work so much, they ran an article on me. That article brought me so much business, I've been able to advertise ever since."

Private Investigators

Alan M. Kaplan, 60, Las Vegas, Nevada

Business: Attorneys' Investigative Consultants engages in 60 categories of investigations. Most of its business is pretrial and posttrial work for lawyers. An additional specialty is detecting electronic wiretaps and eavesdroppers. Kaplan's wife, also a licensed detective, works with him; two daughters and two other employees also do investigative work. 55 hours/week

Years in Business: 11

Gross Annual Income: $250,000

Business Beginnings: Kaplan was trained as an agent for the Office of Special Investigation in the Air Force and rose to chief of criminal operations. When he retired in 1973, he went to work for the Summa Corporation as a senior investigator and was principal investigator in the search for Howard Hughes's missing will. When the search was terminated, Kaplan left and formed his own detective agency.

Equipment: Two IBM PCs and a Toshiba 1100 Plus computer; Hewlett-Packard DeskJet, Itoh Starwriter and IBM ProPrinter printers; Hayes Smartmodem 1200; Mita DC 313Z copier; three Motorola cellular phones; Panasonic answering machine

Software: *PageMaker*, *WordStar* 5.0, *Executor*, *SuperCalc*, *Savvy*, *Innovator*, *SideKick*

The Owner's Voice: "No two days are alike. Every case is satisfying if we do it right. We don't get involved in a job where we see no potential for a successful outcome, and we don't get into a case without clear objectives.

"As a business, I'd start out by firing me because I'm not as aggressive about billing and collecting as I should be. We pay more attention to operations than management. Still, we feel we've made the right choices. We don't get involved in custody cases. We're now in the process of expanding our eavesdropping and wiretap detection."

Professional Services

Laura Douglas, 43, Equinunk, Pennsylvania

Business: The ADD Group is a group of freelancers in Pennsylvania who work under one umbrella and provide a variety of services to individuals and companies, including marketing and sales training, efficiency space design, software design,

Rohn Engh, *Photo-Newsletter Publisher*

Patricia Plake, *Photography Studio Owner*

and image and fashion consulting. Douglas is president of the seven-member group. 70 hours/week

Years in Business: 2

Gross Annual Income: $140,000

Business Beginnings: Douglas was doing freelance marketing work when she took an assignment that required an image-building workshop. She found an expert in that field and began calling in other experts as she needed them. Douglas now gets a commission from companies who use the network's members.

Equipment: Compaq Deskpro 286 and NEC Multispeed HD computers; Everex 2400 and Racal Vadic 2400 modems; Hewlett-Packard LaserJet Series II and Toshiba P351 printers; Hewlett-Packard ScanJet scanner; Panasonic answering machine

Software: *Bitcom 3*, *DacEasy*, Lotus *1-2-3*, *ReadRight*, *Paradox*, *ProComm*, *Tapcis*, *Ventura Publisher*, *WordPerfect*

The Owner's Voice: "I had problems with a company that I couldn't control. I fell flat on my face, which taught me more than all the years of success. I want to create something that will provide a service that helps people get their ideas across. The work is less remunerative but more rewarding."

Publisher

Hal Schuster, 34, Las Vegas, Nevada

Business: Pioneer Books, Inc., publishes books, comics, and magazines. Hal's brother, Jack, is president; Hal is publisher and chairman; they hire many independent contractors. 50 hours/week

Years in Business: 10

Gross Annual Income: $2,000,000

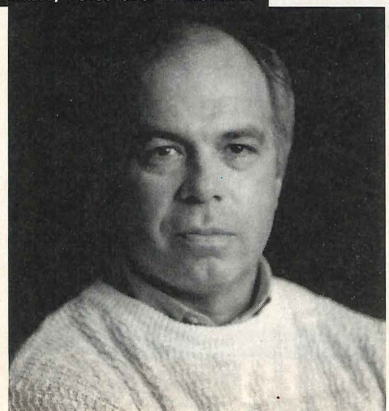
Business Beginnings: After a career as a speech writer and campaign manager for political candidates, Hal and his brother opened Schuster's, two retail stores and a distribution service for comics. Then they began publishing magazines about comic books, and eventually gave up the distribution business to concentrate on publishing. They have since expanded to publishing books about popular culture, comics, musicians, movies, and television. They have the English-language publishing rights to such comic strips as *Blondie* and *Prince Valiant*, and have started their own titles, such as *Vegas Nights* and *Jupiter Run*.

Equipment: Macintosh II and four Macintosh Plus computers; Apple LaserWriter Plus printer; Practical Peripherals's 2400 modem; PhoneMate answering machine

Software: *Cricket Draw*, *Adobe Illustrator*, *Laser FX*, Microsoft *Word*, *Navigator*, *Red Ryder*, *Ready, Set, Go!*

The Owner's Voice: "I like the recognition of having my name and ideas in print. I like living off it as well. My only dissatisfaction is that I thought I would end up doing things of national significance, but what I publish is read by more people than hear political speeches. Publishers can choose their product, distributors can't. Still, you're dealing with what the market will read. In my case, that's readers who don't read very much. At the American Booksellers Association Show last year, I attended a party hosted by a serious 700-page magazine. The publisher told me he would rather be doing comic books."

Lee Brenner, *Voice-over Announcer*



Radio/TV Voice-overs

Lee Brenner, 43, Tipp City, Ohio

Business: Reel Talent does voice-overs for radio and television commercials. 60 hours/week

Years in Business: 7

Gross Annual Income: $65,000

Business Beginnings: Brenner had a disc-jockey friend who was doing voice-overs on the side and getting paid well for it. Meanwhile, Brenner was also a disc jockey doing voice-overs as part of his job, without extra pay. To get paying work, he set out to cultivate relationships with advertising agencies, which are the source of the business.

Equipment: PC clone; Brother M1109 printer; Practical Peripherals 2400 modem; Code-A-Phone answering machine

Software: *Managing Your Money*, *PC Calc*, *PC File*, and *PC Type*; *SideKick Plus*, *Ultravision*

The Owner's Voice: "I've discovered that there is a five-year rule. Whenever you have to count on yourself to make a living, no matter how good you are, it takes about five years to succeed. In the first three years, I was never sure I wasn't going to have to go back to work for someone else. If you still haven't made it after five years, you need to reevaluate. Had I known it was going to be such a long haul before success arrived, I might have done it differently. Many, many times I didn't have a dime."

Real-Estate Appraiser

Robert M. Hughes, 36, Evanston, Wyoming

Business: Hughes Appraisal Service appraises real estate for banks and the government agencies FHA and VHA. 50 hours/week

Years in Business: 6

Gross Annual Income: $60,000

Business Beginnings: Hughes worked for an appraisal firm for two and a half years. That was long enough to get approved by the government as an appraiser, which meant he could work for the FHA and VHA. With this credential, and a strong desire to be his own boss, he left the firm. To insure a steady supply of work from the government agencies, he moved to an area in Wyoming where there were no other appraisers. In the first year on his own, his income doubled.

Equipment: XT clone computer; Dynax DM 2015 printer; Mita DC 1255 copier; internal 1200-baud modem; AT&T portable phone

Software: *PC Sketch*, *PC Plus*, *Managing Your Money, Turbo Lightning*

The Owner's Voice: "The worst part of working for myself is that when I get really busy I have to put in 80- to 90-hour weeks. And when I take time off for vacation, I'm not earning money. The best part is that I can work when I want, take the kids to school or baseball practice, and take time off during the week to go camping and then work on the weekends.

"My income got as high as $90,000 at one point, but the area's been hurt by the declining oil industry."

Relocation Consultant

Vivian Haworth, 39, Hacienda Heights, California

Business: Corporate Network Relocation Services, Inc., provides consulting to corporate employees being relocated. One employee, one freelancer. 70 hours/week

Years in Business: 4

Gross Annual Income: Over $60,000

Business Beginnings: Haworth was working for a company selling computer systems when she decided to make a career change. She was planning to get a real-estate license, but friends in the relocation consulting business introduced her to the field, and she jumped off on her own. She gets 90 percent of her business from companies moving into the area.

Equipment: Three Wang Office Assistant computers; Wang and Diablo 630 printers; Ricoh copier; Dacom DAC 212 modem; Panasonic answering machine

Software: *Multiplan*, *PFS: File*, *PFS: Report*, Wang software

The Owner's Voice: "I went out on a limb and made a commitment to do it. And one day it just clicked. All the marketing and networking and calling on corporations paid off. But it took me eight months to a year to get to the point where the bills were getting paid."

Reunion Planners

Shell, 55, and **Judy Norris**, 52, Skokie, Illinois

Business: Class Reunion, Inc., arranges reunions much like a party or wedding consultant takes care of all the details of the events they plan. The difference is that reunion planners search for and locate missing alumni, which, together with mailings, is the major part of their work. Most are high-school reunions, but military, family and dorm reunions are also done. They have six employees in their home and 47 home-based researchers. 100-plus hours/week April through Thanksgiving; 40 hours/week remainder of the year

Years in Business: 8

Gross Annual Income: $600,000

Business Beginnings: Shell was a salesman in the institutional-food business and Judy was a media buyer for an advertising agency. Judy frequently talked about starting her own business. In 1981 Shell received a notice of a reunion of his high-school class to be held the next year. He participated on the planning committee and saw that it was highly disorganized. He suggested to Judy that planning reunions could be the business she wanted. They intended it as a part-time business, but after an article appeared in the *Wall Street Jour-*

Shell & Judy Norris, *Reunion Planners*

nal in 1983, the Norrises received phone calls from desperate reunion planners all over the country.

Equipment: IBM AT and Zenith AT computers; two Bernoulli Boxes; Epson LQ 1500 and two Panasonic KXP 1524 printers; Hayes-compatible modem; Mita DC 111 and Toshiba CromaTouch BDM4121 copiers; PhoneMate answering machine

Software: Custom-designed database; *PFS: First Choice*

The Owner's Voice: "When you start a family business, you have to be completely devoted to it. My wife and I were married to the business. There are no shortcuts.

"The reunions themselves are very rewarding. We bring people together who have been separated for 10 to 50 years. Widows and widowers get together with old sweethearts or someone they had wanted to date. People change. Once-introverted kids are now successful businesspeople."

Roof Inspectors

Elsie McConnell, 61, Lake Worth, Florida

Business: Roof Leak Detection Company, Inc., does nondestructive inspections of flat, built-up roofs using a nuclear instrument to detect leaks. The instrument provides readings, which a computer translates into a graph of the roof. Identifying the approximate area of the suspected leak can mean repairing it for $1,200 instead of replacing the whole roof for $100,000. More and more municipal codes require roof-moisture surveys. Elsie is owner and manager; husband Ted is a partner who works a couple of hours of day performing inspections.

Years in Business: 8

Gross Annual Income: $65,000

Business Beginnings: Elsie and Ted were building managers when they discovered the nuclear-powered roof-moisture gauge at a trade show. Roofing expenses were difficult to budget. So when they saw the roof-moisture gauge, they recognized the potential for profit inspecting the one million condominium roofs in Florida. They determined that inspecting roofs would be a viable business, and both got licensed to use the gauge.

Equipment: Two Tandy TRS-80 Model III computers; Tandy DaisyWheel II printer; Tandy Plotter; Tandy 1200-baud modem; Konica Royal copier; Panasonic KX-F120 fax/answering machine

Software: *Scripsit*, *Business Mailing List*, *General Ledger Bookeeping System*, and a custom-designed program for producing roof graphs

The Owner's Voice: "I like this business because it has very few skeptics. Others charge four to five cents a square foot to inspect a roof; we never charge over one cent. We offer same-day service and get the report out within 48 hours."

Sales Trainer

A. Wayne Dunlap, 50, Indianapolis, Indiana

Business: The Education Network, Inc., helps its members sell goods and services by training them through seminars and audiotapes, by obtaining referrals from other members, and by setting up appointments for members to sell computers and software. The Education Network serves people in the computer industry. 50 hours/week

Gross Annual Income: $75,000

Years in Business: 5

Business Beginnings: Dunlap worked in a computer store selling software and training users, but he got the idea for The Education Network from an Amway organization he visited. He tailored his business to fit the needs of the computer industry.

Equipment: Dell System 200 and Win Turbo AT computers; QMS Kiss laser and Fujitsu DL 2400 printers; PhoneMate answering machine

Software: *Lexitype*, Lotus *1-2-3*, *NewsMaster*, *Harvard Presentation Graphics*, *SideKick*, *Smartcom*

The Owner's Voice: "When I made a commitment to the business, I burned my bridges, made a list of people who could influence my income, and began working only with them. I have three lists—A, B, and C. I expect to close business with the A group in 30 days; with the B group, in 60 days; with the C group, in 90 days. At end of the day, I note how much time I have spent talking with the important people."

Script Writer

Bill Burkett, 35, Phoenix, Arizona

Business: Bill Burkett's Scripts & Pieces. Burkett writes scripts and produces audiovisuals for corporations and organizations. 40 hours/week

Years in Business: 4

Gross Annual Income: $40,000

Business Beginnings: Burkett moved from one video-production job to another, trying large organizations as well as small. Each job was just as frustrating as the last one. He decided that the way to solve his job frustration was to "get out of the bureaucracies."

Equipment: Amiga 1000 computer; Hewlett-Packard LaserJet Series II printer; Packard Bell 2400 modem; Code-A-Phone answering machine

Software: *WordPerfect* 4.1, *Deluxe Paint III*, *TV*Text* and *TV*Show*

The Owner's Voice: "The turning point for my career was realizing I didn't have to work a nine-to-five job for someone else. My biggest mistake was not doing this earlier, instead of floating from job to job. My wife has been the greatest influence on me and has encouraged me to support my own business. I generally like to work by myself—I can do in four or five hours what used to take one or two days."

Security Consultants

Robert A. Gardner, 41, Ventura, California

Business: Protection Concepts works with architects and developers on physical security and security management systems, as well as policies and procedures. The firm also investigates potential employees. 35 hours/week

Years in Business: 12

Gross Annual Income: Over $50,000

Business Beginnings: Gardner got started in retail security in 1969. Following that, he worked as a police officer in southern California. Recognizing that few people combine private investigation and environmental consulting, Gardner wrote articles to establish himself in that niche.

Equipment: Beltron XT computer; Hewlett-Packard LaserJet Series II printer; internal 1200-baud modem; Audiovox cellular car phone

Software: Microsoft *Word*, *Bitcom*, *PFS: First Publisher*

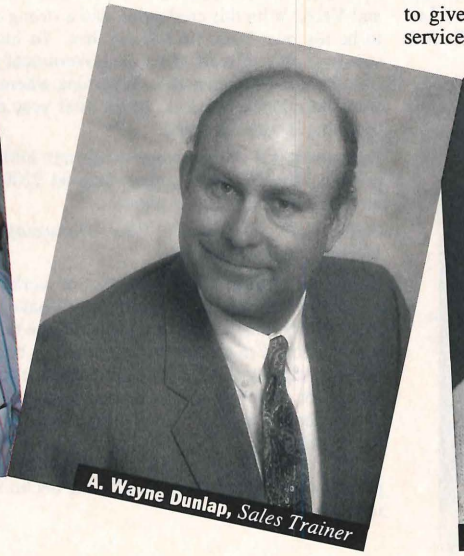
The Owner's Voice: "Who likes working for other people? It's much better being your own boss, but I don't think you're ever really your own boss, particularly in a service business. I enjoy what I'm doing; I can take what I know and blend it with what clients want. But even "instant" success takes years."

Self-Marketing Trainer

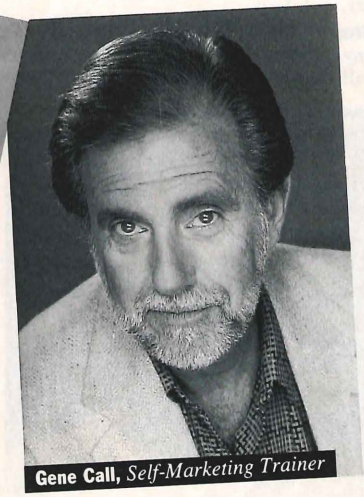
Gene Call, 54, Los Angeles, California

Business: Business for Professionals helps professionals in private practice (anyone who caters to clients or patients) increase their business. Through individual consultations and one-month trainings, professionals increase their awareness of marketing themselves and are taught to be more confident marketers. Call says his clients "pay me to give them permission to go out and sell their services." Trainings are both self-produced and

Elsie & Ted McConnel, *Roof Inspectors*



A. Wayne Dunlap, *Sales Trainer*



Gene Call, *Self-Marketing Trainer*

institutionally produced by hospitals, schools, and professional organizations. One full-time, three part-time contractors. 30 hours/week

Years in Business: 13

Gross Annual Income: Over $150,000

Business Beginnings: Call retired from retailing at 40. He knew a psychotherapist who asked him for ideas on how to increase her private practice. She thought that his techniques would be unethical or unprofessional. So Call read all the published codes of ethics and concluded that almost nothing that he proposed was contrary to the standards of professional conduct. What he did decide was that his friend was frightened to go out and market herself. He conducted further research that showed that a whole body of professionals needed to be taught how to market themselves.

Equipment: IBM PC XT computer; Hewlett-Packard LaserJet Series II printer; 1200-baud internal modem; Sharp SF 7200 copier; postage machine; Sony answering machine

Software: *WordPerfect*

The Owner's Voice: "I held a reunion two years ago that brought back 150 professionals who had attended training sessions. I had a strange feeling no one would come. I asked if what I did for them worked or was working. For almost two hours, members in that audience stood up and talked at length about the differences the training had made in their lives. I wound up crying."

Sign Maker

Ken Berry, 47, Seattle, Washington

Business: Sign Power produces For Sale By Owner signs that are sold to retail outlets, such as Coast-to-Coast Hardware, TruValue, and Ace hardware stores. Berry says that a good sign can add $500 to $1000 to the sale price of a house. Berry also makes customized signs for lumber companies, builders, realtors, architects, and roofing companies. Three part-time subcontractors. 60 hours/week

Years in Business: 5

Gross Annual Income: Over $250,000

Business Beginnings: Berry's family business for 35 years was importing wild animals (elephants, gorillas, tigers, and leopards) and training them or selling them to circuses and zoos. Berry was selling off his elephants when he visited a friend who was publishing a real-estate circular. The friend was overwhelmingly busy and asked Berry to help him answer the phones. People kept asking where they could get a good For Sale By Owner sign. Berry made 30 signs and sold them in the first two weeks; then he sold 75 signs in a month, then 100, then 1,000. He started advertising in magazines and installing signs. The next stage in the business was selling the signs to hardware stores.

Equipment: Sanyo 555 computer; Star NX-10 printer; Xerox 2600 copier; Panasonic answering machine

Software: *WordStar, Datastar, EasyWriter, StarMailer, PC-Write*

The Owner's Voice: "I attribute my success to persistence. I walked into a retail store, and the guy threw me out. I came back six months later and sold him my signs. He didn't seem to remember. I do as well cold calling as with appointments. Typically you hear no more than yes. You're lucky to get over 10 percent yeses. I get over 30 percent yeses."

Slide Presentations

Joe Gadoury, 37, Meriden, Connecticut

Business: Anifex, which stands for animation and special effects, creates multi-image slide presentations. Gadoury's wife, Deborah Daniels, is his partner. 30 hours/week

Years in Business: 10

Gross Annual Income: $125,000

Business Beginnings: Gadoury started out in photography. In the mid 1970s, he did multi-image presentations as a speaker-support tool for the Nikon School's national photo-instruction program. He recognized multi-image presentations as a viable medium for corporate communications. In the initial stages, only permanent installations were possible. However, as the technology improved and shrank in size, it became possible to have three-, six-, or even nine-projector presentations and update them every six months. Gadoury believes that "using photos to tell stories is the next logical step after commercial still photography." Daniels writes scripts and collateral material for the firm.

Equipment: Compaq Portable II computer; Brother TwinWriter printer; Zoom internal 1200-baud modem; Code-A-Phone answering machine

Software: *Smart Software*

The Owner's Voice: "When Deborah became involved, we turned the corner from being a job shop to a company. We now create and execute entire business meetings. We have taken the position of being personally responsible for the successful realization of every single project. The buck stops here.

"We wish we had made a total separation of work and home a lot sooner. Now we've got the business on the lower level and living part on the upper level of our split-level, and a separate business phone. Not until we made a complete separation did I realize I never relaxed at home."

Solar-Power Firm

Steve Willey, 45, Sand Point, Idaho

Business: Backwoods Solar Electric Systems sells equipment that enables people in remote locations to use sun, water, or wind to create electric power instead of getting the power company to extend a power line to their property at a prohibitive cost. Willey provides on-site consultation and installation. Information provided by phone is free. Willey's wife is a partner. 60 hours/week

Years in Business: 12

Gross Annual Income: $370,000

Business Beginnings: Willey, an electronics hobbyist, worked at a number of jobs with the telephone company, did TV repair, and worked with microwaves in order to get the money to do what he most wanted—live in the woods and support the peace movement. When he provided his own home with solar power he received media attention. That attracted inquiries about alternative power, and he ended up teaching a class at a community college. When students pooled their resources to buy equipment wholesale (10 windmills), his company took shape.

Equipment: Zenith 183 laptop computer; Tandy DMP 200; Tandy DWP 230 printers; Mita DC 111 copier; Panasonic answering machine

Software: Customized mailing-list program, *Lucid 3-D, PFS: Professional Write, Tornado, QuickSave, Grammatik 3, Disk Optimizer, Desqview*

The Owner's Voice: "My biggest achievement was creating a business that didn't exist 10 years ago, doing it up here without having to go into town. I found a niche I happened to fit into and pursued it. If I won the lottery, I'd stay on top of this mountain. I'm doing what I want to do."

Songwriter

Jai Josefs, 42, Santa Monica, California

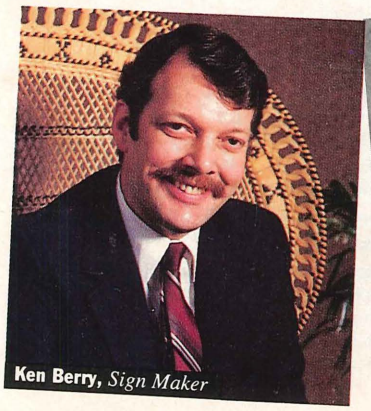
Business: Jai Josefs, who does business as Jai-Jo Music, is a songwriter and composer. In addition to writing songs, he creates background music for spoken-word tapes and scores for video projects.

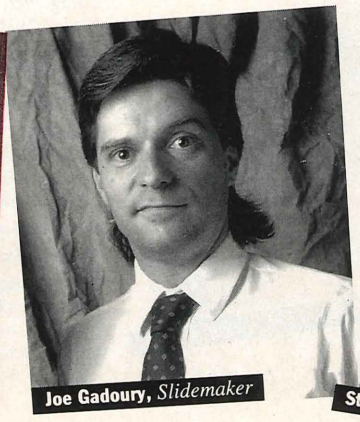
Years in Business: 7

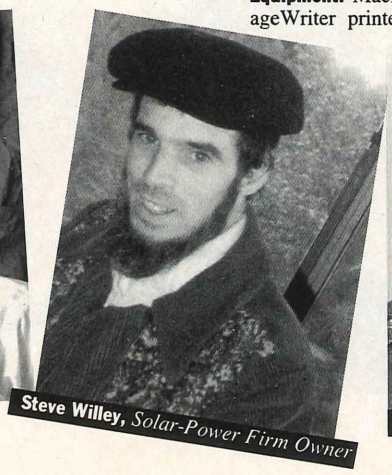
Gross Annual Income: $50,000

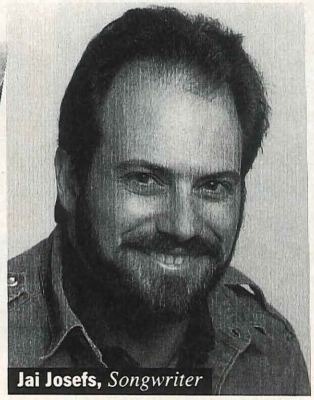
Business Beginnings: After an accident left Josefs temporarily unable to play his instruments, he determined he would do what he was best at and write music. About that time, Louise Hay picked up a song he had written and performed it on an album that has sold nearly 100,000 copies. Writer's Digest Books recently published Josef's *Writing Music for Hit Songs*.

Equipment: Macintosh Plus computer; Apple ImageWriter printer; Roland S50 digital sampler;


Ken Berry, *Sign Maker*


Joe Gadoury, *Slidemaker*


Steve Willey, *Solar-Power Firm Owner*


Jai Josefs, *Songwriter*

various synthesizers; Panasonic answering machine

Software: *Midi Paint,* Microsoft *Works*

The Owner's Voice: "I want to put out music that enhances people's lives. In writing my music, I feel guided. I find that when I shut up and listen, I produce great results."

Speaker

Lee Shapiro, 58, Del Mar, California

Business: Lee Shapiro, a former judge, is a professional speaker with three specialties: people skills, customer relations, and ethics. One part-time secretary and one independent contractor. 40 hours/week

Years in Business: 9

Gross Annual Income: $100,000

Business Beginnings: When Shapiro left a successful law practice and a part-time judgeship, his life got complicated—he experienced domestic intranquility and a business debacle. At 48, he was wondering what to do with the rest of his life. Then someone asked him to give a speech. He accepted, and several more invitations followed. What he had enjoyed as a lawyer was giving closing arguments to juries. He realized that for other people speaking was a business, a career.

Equipment: Compaq Portable computer; Silver Reed 550 printer; Sharp SF 7750 copier; Panasonic transcriber; Aiwa portable dictating machine; Record a Call answering machine

Software: *MultiMate*

The Owner's Voice: "I don't enjoy the marketing effort it takes to be a professional speaker. Once I established myself as a lawyer, I had more business than I could handle and would often turn it down. As a speaker, I must constantly market myself.

"It gives me great pleasure to make a positive difference in people's lives. Law used to be win-lose and more lose-lose than anything else. Now it's all win-win. When I prepared for a trial, I threw everything out afterwards, but with a talk, I can recycle the material and make it better."

Strategist

Randall Coates, 41, Madison, Connecticut

Business: The Coates Corporation provides public affairs services. Clients such as Upjohn and American Cyanamid use the firm for community relations, crisis communications, and product introductions. Coates also helps clients market their products with strategic planning, including company reorganizations. Growing out of a such a consultation, Coates bought American Playground, a $5 million-plus company located in Indiana and founded in 1911. He serves as Chief Executive Officer of the company, even though he works from his home office in Connecticut "99 percent of the time." He also heads the NAHMA Development Corporation, which is developing a corporate resort along six miles of beachfront on Lake Michigan. One employee. 78 hours/week plus travel time

Years in Business: 4

Gross Annual Income: Over $500,000

Business Beginnings: Coates majored in communications in college. In 1980 he began working in public relations and found this work was a perfect mix of the things he was good at—writing, meeting with people, and getting things done. He found his energy level and the things he wanted to accomplish didn't fit into a corporate plan. He felt there was a window of opportunity in public relations for highly qualified individuals to offer their services to a select number of clients. Traditionally, firms are pitched by vice presidents and then serviced by entry-level public relations people. By hiring Coates, clients get the top man in the shop.

Equipment: Macintosh Plus and two Macintosh SE computers; Apple LaserWriter and two Apple ImageWriter II printers; 1200-baud internal modem; 3M 6010 copier; Sharp FO-200 fax machine; Panasonic answering machine

Software: *MacWrite, PageMaker, Excel*

The Owner's Voice: "The fear is that if you don't have an office you're a less successful businessperson than others. The first two years, I spent $2,500 a month on office rent. One client came to the office in two years. The phone, computers, and fax have taken the place of 50 to 60 percent of client visits and shortened turnaround time. The more I was at home, the more I was able to get done. But two years ago I never would have thought I would be running a manufacturing company."

"My advice? Don't start a business to make money. Do what you're good at. Strive to service the customer."

Teaching Nurse

Vickie Corich Nenner, 44, San Diego, California

Business: Marvik Educational Services, Inc., offers health education for the public and continuing education programs for nurses. Also runs a seminar for quitting smoking. 50 hours/week

Years in Business: 5

Gross Annual Income: $85,000

Business Beginnings: Nenner felt burned out as director of continuing education at Scripps Memorial Hospital. She hoped to continue using her skills but wanted the challenge and excitement of offering new and innovative programs in other settings.

Equipment: Compaq Portable II computer; IBM ProPrinter printer; US Robotics 2400 modem; Canon NP3525 copier; Sharp FO-420 fax machine; two Record a Call answering machines; two Pac-Tel cellular telephones

Software: Lotus *1-2-3*, *Health Risk Appraisal*, *WordStar*

The Owner's Voice: "I was off target in the beginning. I was trying to compete with the big guys by offering stop-smoking programs to large companies. I didn't have a clear vision of my target market until I shifted to smaller companies. In San Diego, 85 percent of all companies have fewer than 100 employees.

"My advice to others is to spend more time upfront defining your product, your market, and how you're going to do business."

Technical Writer

Valerie Hood, 35, West Los Angeles, California

Business: Independent Data Services provides a variety of computer-based services, including technical writing, digests of legal depositions, desktop publishing, and computer-aided design. 50 hours/week

Gross Annual Income: $40,000

Years in Business: 6

Business Beginnings: Hood worked as a paralegal at ABC TV, but went to work on her own in order to spend time with her preschool son. She began her business by typing scripts for writers on an Epson computer. That led to training people how to use *WordStar*, which in turn led to a quality-assurance job at Epson. She didn't like the documentation she was working with at Epson, and began marketing herself as an independent technical writer.

Equipment: Super Computer XT and Area/Teltron 286 computers; NEC MultiSpeed laptop; Hewlett-Packard LaserJet Series II, Epson MX-80 and Brother HR-15 printers; two Hayes Smartmodem 1200s modems; Sharp FO-220 fax machine; Code-A-Phone answering machine

Software: *dBase III Plus*, *FreeLance Plus*, *Ventura Publisher*, *WordPerfect*, *WordStar*

The Owner's Voice: "I qualified myself as a woman-owned business to land jobs with certain quotas, developed extensive mailing lists of local, state, and federal procurement offices, mailed out my résumé, and responded to requests for bids. By doing that, I have made important contacts and landed business."

Tool Manufacturer

Mike Marks, 32, Los Angeles, California

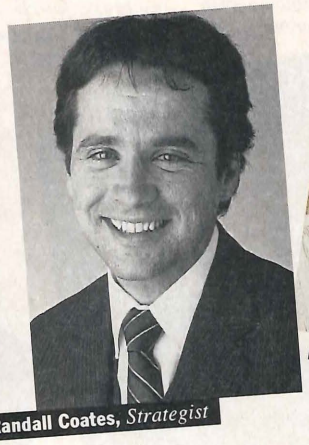
Business: WorkTools, Inc., manufactures hand tools. The company's first product is the Squeeze-Driver, a high-speed motorless screwdriver. The business has three partners. 70 hours/week

Gross Annual Income: $100,000

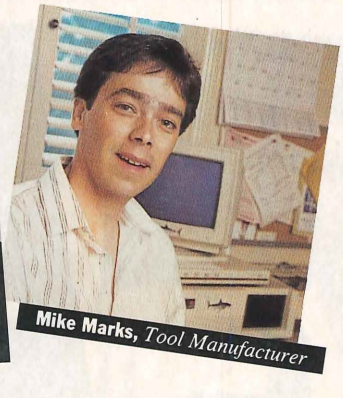
Years in Business: 1

Business Beginnings: Marks was a successful professional photographer when his brother, Joel, trying to repair an old MG, invented a tool with auto-selectable torque. It took him three days to come up with the idea, and six years to get it into

Lee Shapiro, *Speaker*



Randall Coates, *Strategist*



Mike Marks, *Tool Manufacturer*

Sharp FO-420 fax machine

Record a Call answering machine

US Robotics 2400 modem

Canon NP3525 copier

IBM ProPrinter

A Well-rounded MS-DOS Office

Compaq Portable II computer

Vickie Corich Nenner, *Teaching Nurse*

PHOTOGRAPHS BY DAVID HARPER

production. The brothers, together with a lawyer friend, developed a business plan to market the tool and raised $100,000. Their company mission is to apply high-tech concepts to low-tech products.

Equipment: Franklin Telecom XT computer; Hewlett-Packard DeskJet and Panasonic KX-P1092i printers; Monroe RL-717Z copier; Sharp FO-150 fax machine; PhoneMate answering machine

Software: *Quattro, WordPerfect, Accpac, BPI Accounting*

The Owner's Voice: "Our company has created more demand for its one product than we can currently supply. I'm proud of having done this with public relations, and having been able to keep focused on the product and not be influenced by people's negative comments."

Tour Operators

Ronald, 31, and **Patricia Douglas**, 25, Boothbay Harbor, Maine

Business: Northstar Tours provides travel tours for senior citizens. Patricia is manager; Ronald is a tour coordinator. They employ one other tour coordinator and several tour escorts. Ronald Spofford is a partner. 60 hours/week

Years in Business: 6

Gross Annual Income: $1,000,000

Business Beginnings: Northstar Tours grew out of a need to stimulate business for Spofford's motel. When the tour business became profitable, Spofford sold the motel and became a partner in the tour business.

Equipment: Advanced Logic Research computer; Epson FX-80 printer; Olivetti 1810 copier

Software: *Leading Edge Word Processing, Newsmaster, One Write Plus*

The Owner's Voice: "When I came into the business, I focused on the bottom line. I've come to realize that our business is about giving people a good time and getting them to trust us," says Patricia. "Our fear is that we're being gobbled up by a larger company. We charter motor coaches, we don't own them, so our costs are higher."

Transcriptionist

Vicki Fite, 45, San Diego, California

Business: Southwest Medical Transcription transforms audiotapes dictated by doctors into standardized print formats. Medical transcription requires understanding medical terminology, human anatomy, and clinical procedures. Fite now has five employees and 10 independent contractors working for her from their homes. Most of the business is with hospitals. 72 hours/week

Gross Annual Income: $300,000

Years in Business: 12

Business Beginnings: Fite has always worked in the medical field, doing medical claims and transcription work in hospitals. One day she read an article about a woman who had started a medical-transcription service, and that encouraged her to start her own business.

Equipment: IBM PC and two Datel Turbo-XT computers; Panasonic 1092i printer

Software: *IBM Writing Assistant, WordPerfect*

The Owner's Voice: "I started my business from absolutely nothing. If I had it to do over again, I would have gotten a loan to start up. I go the extra mile for people, working harder than I would as an employee. I think of myself as a professional person, not just an extension of a doctor's office."

Translator

Kenneth McKethan, 44, Dunn, North Carolina

Business: Techni-Lingua International, Ltd., translates technical documentation from all major Western and Asian languages into English. The firm does work in other languages using a large network of translators who are native speakers of the language they translate. An additional service to clients is foreign-language typesetting. Approximately 24 translators work as independent contractors. 40 hours/week

Years in Business: 6

Gross Annual Income: Over $35,000

Business Beginnings: McKethan first worked as an interpreter in high school. He went to Switzerland in a Civil Air Patrol exchange program. The Swiss instructors didn't speak English, so he played the role of interpreter, then later studied languages in college. He moved to Europe and applied for a freelance translating position with a German company, Agfa-Gevaert. His week-long test required him to translate technical documents for the first time. He passed, landed the firm's business, and developed a full-time business. McKethan and his wife decided they wanted to raise their children in the United States and recognized that computer technologies would allow them to locate anywhere.

Equipment: IBM PC; Brother HR15 XL printer; Hayes Smartmodem 1200 modem; Canon Faxphone 10; IBM Selectric typewriter (German and English); AT&T answering machine

Software: *Smartcom II, Volkswriter 3*

The Owners Voice: "My original goal was to stick with what I could do myself, but I began getting more business in additional languages. With the growth in the number of companies exporting, I'm able to coast in my marketing now. I'm doing more video productions and getting more projects where we translate, typeset, and print the work. I enjoy managing people, so I want to do more large projects.

"I'm not trying to set the world on fire. I want accessibility to my family, which is easy to lose in the regular workaday world. I want to take time to smell the roses and breathe good air in a location of my choosing."

Urban Planner

Fereydoon N. Ghaffari, 61, Santa Monica, California

Business: Ghaffari Associates is an urban-planning consulting firm that advises both private developers and governmental agencies. Gharaffi works on projects throughout the United States and particularly enjoys the creative work in planning new communities, such as Valencia, California. Ghaffari's wife, Elizabeth, does the financial analysis of projects and handles the technology. Temporary independent contractors assist on projects. 50 hours/week

Years in Business: 10

Gross Annual Income: $100,000

Business Beginnings: Ghaffari started to study medicine but concluded he didn't have the aptitude to be more than an average doctor. Attracted by the idea of designing buildings and spaces, he switched to studying architecture. After getting his degree, he specialized in urban design and worked for Gruen Associates, one of the world's leading urban-design firms. He worked for a while in Iran, but returned to the United States and started his own firm.

Equipment: IBM PC XT, IBM PS/2 Model 80 computers; Hewlett-Packard LaserJet Series II, Epson FX-100 printers; Migent 1200 modem; two Record a Call answering machines

Software: Lotus *1-2-3, WordPerfect, dBase IV, Framework, Draw Applause*

The Owner's Voice: "In large organizations, designs are repeated, and one is restrained by decisions made in the organizational hierarchy. Now I feel good about what I'm doing because I'm in control of what's happening. I innovate on each project. Each project is new and important."

Wardrobe Designer

Marie Cooper, 28, Colorado Springs, Colorado

Business: Image 2000 does image and fashion wardrobing for men and women. The service gives clients customized handbooks containing image, color, hair, and wardrobe concepts organized around four different body shapes along with a collection of fashion hints. 72 hours/week

Years in Business: 6

Gross Annual Income: $77,000

Business Beginnings: Cooper has been fascinated by fashion since she was a little girl. She was working as a makeup artist and professional wardrober for independent Los Angeles production companies when television studios offered her work on an independent basis. She said yes.

Equipment: Leading Edge Model D computer; Hewlett-Packard LaserJet printer; Record a Call answering machine

Marie Cooper, *Wardrobe Designer*

Fereydoon N. Ghaffari, *Urban Planner*

Kenneth McKethan, *Translator*

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CIRCLE READER SERVICE 58

Software: *Leading Edge Word Processing*

The Owner's Voice: "I don't like the uncertainty I go through sometimes—what if it doesn't work because people think it's too complicated or don't understand? What if it doesn't pay off?

"My goal is to walk into a department store and see clothing displayed on mannequins that are shaped like people with tags above them saying, 'If you have this torso, here are some items that are right for you.' "

Washing Service

Greg Souser, 30, Grand Prairie, Texas

Business: Tri-State Mobile Power Wash Company cleans just about anything—including buildings, industrial equipment, construction equipment, driveways, parking lots, air-conditioning units, restaurant freezers and vent hoods, dumpsters, hotels, kitchen floors and walls, patios, awnings, boats, signs, telephone booths, shopping carts, and airplanes. The company uses hot, high-pressure water, which it brings to the site in a 500-gallon tank. Motto: "We wash anything, anywhere, anytime." One partner, Mark Vallo. 60 hours/week

Years in Business: 1

Gross Annual Income: Over $100,000

Business Beginnings: Souser's cousin bought a mobile wash-unit but wasn't able to get any business. Souser said, "Let me use it; I'll get some business." His cousin didn't let him use the unit, but Souser was inspired. He borrowed $10,000 from the bank, bought a mobile wash unit, and he was in business.

Equipment: XT computer; Epson LX-80 printer; GE answering machine

Software: *Display Write* 4.0, *DacEasy Light*, Lotus *1-2-3*, *Telesale*

The Owner's Voice: "If you keep a magnifying glass focused, you'll get fire. If you move it around, nothing will happen. That's the way it is with this business."

Waste Consultant

Brent G. Lebl, 42, Evergreen, Colorado

Business: American Waste Services, Inc., provides marketing and sales functions for engineering-consulting companies and process-engineering laboratories. 65 hours/week

Years in Business: 2

Gross Annual Income: Over $100,000

Business Beginnings: Lebl, who has an MBA, worked for 15 years in strategic planning. In looking for business opportunities, he recognized that thousands of companies generate hazardous wastes that need to be processed according to constantly changing regulations. He also perceived that the service firms that can help companies with these problems don't spend the time figuring out how to market themselves. Brent says, "Engineers stop when it comes to market research. Marketing and sales require a different mind-set; it's not analytical, it's phone work." Brent went back to college and took courses to get the technical information he needed to enter the field.

Equipment: IBM PS/2 Model 50Z; NEC P2200 printer; internal 2400-baud modem; Xpedite fax card; PhoneMate answering machine

Software: *Sprint, Quattro, dBase III*

The Owner's Voice: "I get my foot in the door because I have a skill that answers my prospects' biggest problem. Their business plans say *grow* but they don't know how. I have a hard time getting to the larger companies, but they have the same problems. One out of 20 knows how to go about marketing and sales.

"I'm continually telling myself to limit my focus. I attribute my success to my follow-through."

Woodworkers

Robert Livingston, 55, New York, New York

Business: The Craftsmen of New York, Ltd., are woodworkers who make cabinets, furniture, bookcases, kitchens, wall units, and closet interiors. The firm does some exterior work and decking, but because it is located in Manhattan most of the work is for offices and apartments. Even though many clients are designers and architects, Livingston designs much of what his firm builds. Four contractors. 100 hours/week

Years in Business: 26

Gross Annual Income: $300,000

Business Beginnings: Livingston is also a television and film director; he's directed "All in the Family," "Maude," and Broadway shows. He says he started cabinet-making to support his habit in the theater. Livingston started the business in 1963 with a brother-in-law who was an actor. Livingston had built scenery in college and they both were doing favors for people when the brother-in-law said, "People get paid for this." So The Craftsmen came into being.

Equipment: Compaq Portable III computer; Texas Instruments 855 printer; Canon PC 5 copier, Code-A-Phone answering machine

Software: *Samna, Autosketch*

The Owner's Voice: "My ability to build a box is not that much better than anybody's else, but I have a good visual-arts background. I know customers' tastes, and that's an advantage in this business.

"My biggest mistake was trying to do it alone too long, without getting help while I was directing. Now the shop can function when I'm directing."

Word Processor

Elizabeth Rosenberg, 32, Rego Park, New York

Business: Rosenberg provides law students with professional word-processing services, including heavy editing. Although she earns more from work for small businesses, she limits nonstudent work to about 10 percent of her time. She says, "I make less from students but enjoy it more." 20 hours/week

Years in Business: 5

Gross Annual Income: $22,000

Business Beginnings: Rosenberg was a legal secretary for a law firm, and her husband (now a lawyer) was a law student. She typed his schoolwork and gave editorial advice. Other law students began calling her for help with *their* work. After a while, Rosenberg decided she could charge for this service and got her own equipment that she could use at home.

Equipment: Leading Edge Model D computer; Hewlett-Packard LaserJet Series II printer; Leading Edge 1200-baud modem; Panasonic answering machine

Software: *WordPerfect*

The Owner's Voice: "I filled the perfect niche. It's more than just having good legal secretarial skills; it's also enjoying it. But I'm Mrs. Rosenberg to them; I don't want to be their friend. My biggest mistake was not having a standard contract when I first started. Some students thought they could bother me at 4 a.m. just because I didn't say they couldn't.

Yellow-Pages Expert

Barry Maher, 42, Santa Barbara, California

Business: Barry Maher Seminars; Maher conducts seminars and consults with small companies on yellow-pages advertising. 55 hours/week

Years in Business: 3

Gross Annual Income: Over $70,000

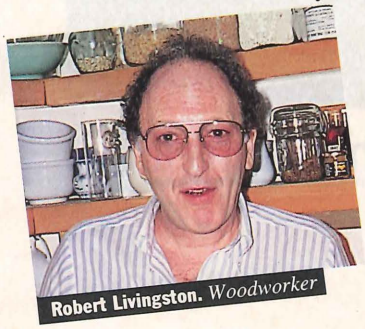
Business Beginnings: Maher was a novelist whose novels "sank like a stone." Confronting his failure, he decided that he had been good at sales, so he took a job with GTE selling yellow-pages advertising and became the top salesman. Realizing an incredible need for information about yellow-pages advertising, he wrote a book called *Getting the Most From Your Yellow Pages Advertising*, which is considered the definitive book on the subject, and established Maher as an expert consultant.

Equipment: Kaypro II computer; Diablo 630 printer; Record a Call answering machine

Software: *Perfect Writer* and *Perfect Filer*, *WordStar*, *Punctuation & Style*

The Owner's Voice: "At one point after leaving GTE, I got distracted and almost bought a hair salon. The night before signing the deal I asked myself, 'Why should I pay someone else all this money?'

"I set out to do the book knowing there would be possibilities. Basically I thought the market was there, and then the market went after me. If you find something you enjoy doing, however bizarre it is, do it. My mother didn't raise me to be a yellow-pages expert, but there's a need." ■

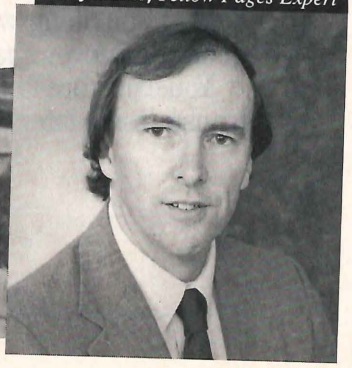


Robert Livingston. *Woodworker*

Elizabeth Rosenberg, *Word Processor*

Brent G. Lebl, *Waste Consultant*

Barry Maher, *Yellow Pages Expert*



Home Office COMPUTING

1989 Reader Survey

Who You Are, What You're Doing, and Why You're Doing It

More than 4,000 readers completed the two-page Home-Office Survey that ran in the February 1989 issue of HOME-OFFICE COMPUTING. We chose 1,100 responses at random and tallied the results, which helped us put together a composite portrait of our readers.

You were probably a corporate employee who bought a computer and related equipment to work days, nights, or weekends at home. Eventually, you combined your computer and professional skills to start a part-time business. As you became more independent, your shopping list grew to include a fax machine, a laser printer, a copier, and a modem—office equipment that makes you look professional or connects you with a remote office, or both. At some point, either because of a corporate cutback or the lure of independence, you might have decided to go on your own, full-time.

If you *do* run your business from home, you do so for convenience and to save on overhead. You like it there and have little interest in moving back to a corporate job or a conventional office. However, nearly half of you still do some work for your former employer. You end up working more than you did, but you enjoy it more, and you're more involved with your family and your community. Most of you started your business in the last five years, as you moved into your late 30s and early 40s—you're old enough to have acquired skills and confidence, but young enough to take a chance. And chances are you'll be successful. Seventy-seven percent of your businesses are turning a profit, and 58 percent of you feel financially secure.

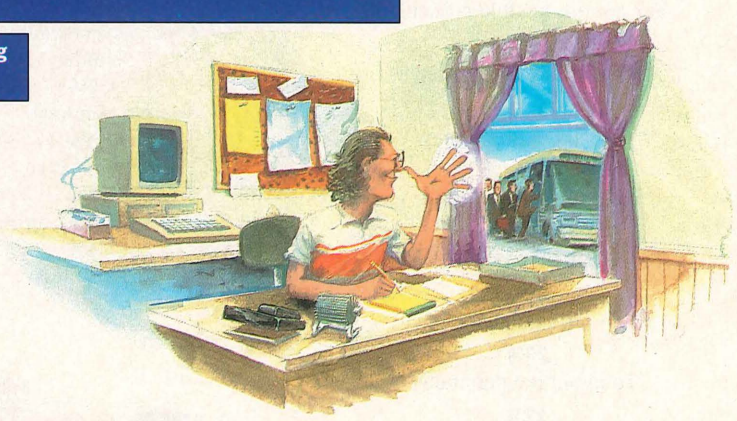
One hundred percent of home-based business owners are happier at home than in a corporate office.

Eighty-nine percent of you would recommend working at home to others.

While 81 percent of the business owners want their businesses to grow, only 12 percent want to move their businesses out of their homes.

Seventy-seven percent of your home businesses are turning a profit, and 58 percent of you feel financially secure.

Forty-nine percent of home-based business owners still do some work for their former employers.



Business Owners vs. Corporate Homeworkers

75%
Run home-based business
39%
Run full-time home-based business
36%
Run part-time home-based business
31%
Bring work home from corporate office after hours
17%
Telecommute to corporate office at least one day a week
6%
Don't work from home

(Total is more than 100% because some corporate homeworkers also run part-time businesses)

Number of Years Working from Home

33%
Less than 2 years
35%
2 to 5 years
17%
5 to 10 years
15%
More than 10 years

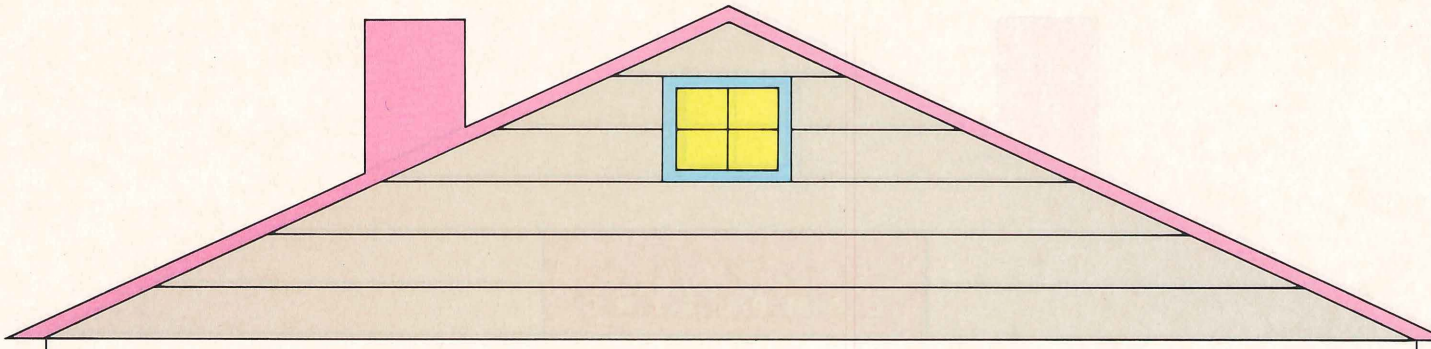
Your Age

Average = 41

Your Sex

68%
Male
32%
Female

ILLUSTRATIONS BY DENNIS DITTRICH



Where's Your Home Office?

52%
Spare room
18%
Den or living room
13%
Basement
10%
Corner of a bedroom
7%
Other
4%
Dining room

Why You Decided to Work from Home

72%
For convenience
56%
To start a business
51%
To be boss
46%
For a more flexible schedule
38%
To increase productivity
35%
To make more money
34%
To get more work done
32%
To save money on overhead
32%
It's quieter
23%
To avoid the commute
12%
Other
10%
To care for child or parent
7%
Retired
4%
Disabled
3%
Fired

Top 5 Professions

21%
Media Relations/PR
14%
Consulting Services
13%
Computer Services
13%
Sales
9%
Accounting

The Best Reason to Work from Home

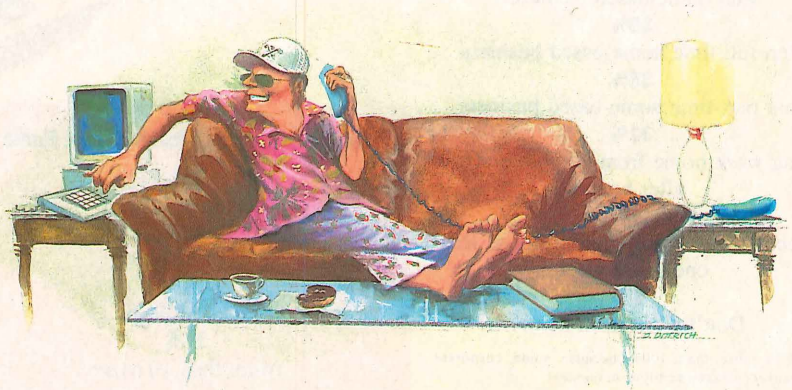
28%
I can run my own show.
22%
I'm more productive.
10%
I make more money.
9%
I spend more time with my family.
8%
I can wear what I want.
6%
It's quieter.
5%
My work and personal goals are similar.
5%
No commute.
5%
Other
1%
I spend less money on overhead.
1%
I work less.

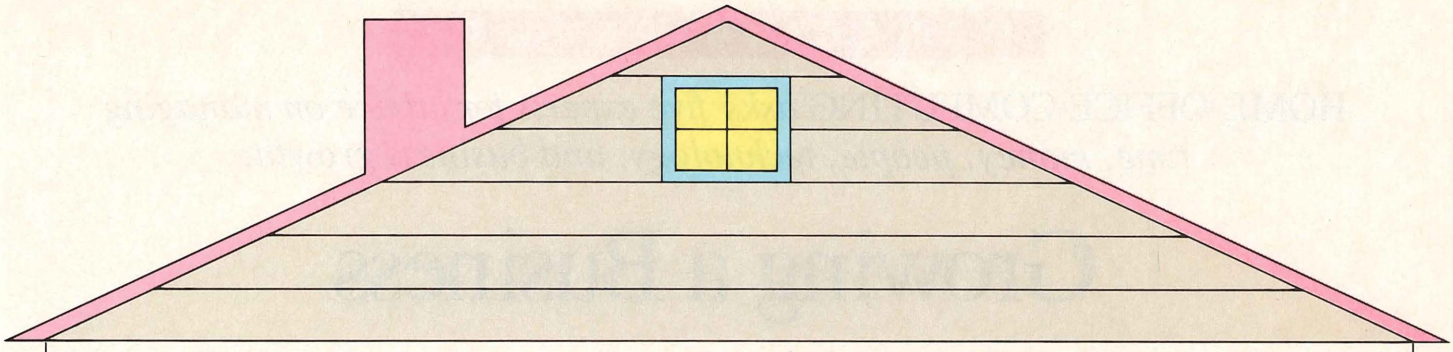
The Worst Thing About Working from Home

21%
I'm distracted by family, friends, etc.
15%
I work too much.
13%
It's hard to find new clients.
12%
I don't have the support services I need.
10%
I feel isolated.
9%
Other.
7%
I can't separate work from personal life.
6%
I have to design my own benefits package.
4%
People don't take my work seriously.
3%
I can't stay out of the refrigerator.

The 5 Toughest Tasks

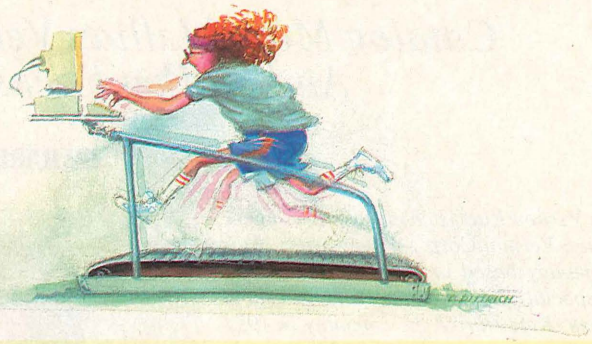
17%
Managing time
16%
Learning and applying software
12%
Getting capital
12%
Marketing and advertising
11%
Bookkeeping and accounting





Hardware You Own

Own		Plan to Buy
97%	Computer	3%
84%	Answering machine	12%
54%	Modem	39%
46%	Cordless phone	11%
29%	Multiline phone	18%
26%	Copier	39%
12%	Laser printer	43%
8%	Cellular phone	18%
7%	Fax machine	54%



Software You Use

89% Word Processor	**39%** Entertainment	**31%** Integrated	**24%** Business Graphics
60% Database	**36%** Communications	**29%** Graphics	**15%** Programming Language
59% Spreadsheet	**34%** Desktop Publishing	**28%** Educational	**11%** Investment
49% Accounting	**32%** Personal Finance	**24%** Desk Accessory	**9%** Other

WHAT HOME-BUSINESS OWNERS SAY

(The following questions were answered only by home-business owners—55% are full-time, and 45% are part-time.)

Do You Work More or Less . . . ?

(. . . than you did when employed by a company?)

66% More — **34%** Less

Do You Take More or Less Vacation?

41% More — **59%** Less

Do You Exercise More or Less?

59% More — **41%** Less

Do You Socialize More or Less?

39% More — **61%** Less

Are You More or Less Involved with Community Activities?

57% More — **43%** Less

Are You More or Less Involved in Family Activities?

88% More — **12%** Less

How Do You Raise Capital?

48% Personal savings
22% Personal bank loans
19% Loans from family or friends
11% Commercial bank loans
11% Other
2% Venture capital funds
1% Grants
1% Small Business Administration loans

(Respondents checked more than one.)

SURVEY WINNERS

In a random drawing of survey respondents, Michael Angell of Carlsbad, California, won a Toshiba 3300 fax machine.

Ten other readers won copies of *Andrew Tobias's Managing Your Money* by MECA. Those winners are William Bohnenberger, of White Plains, New York; Craig Bowley, of New York, New York; James Deigan, of Brookville, Maryland; John M. Holmes, of Spartanburg, South Carolina; Jerry D. Kidd, of Oneida, Tennessee; Val Rhaeackey, of Colfax, North Carolina; Shirley Lester, of Virginia Beach, Virginia; Nancy Mohr, of Britton, Michigan; Alphonso Montgomery II, of Brooklyn, New York; and Jerry B. Schroader, of Andes, New York. Congratulations to all of our winners.

HOME-OFFICE COMPUTING *asks five experts for advice on managing time, money, people, technology, and business growth.*

Growing a Business

Catalog Mogul Lillian Vernon Cites Product Selection And Market Focus as Keys to Success

BY BARBARA STEIN

Lillian Vernon Katz is chief executive officer of Lillian Vernon Corp., a mail-order catalog company based in Mount Vernon, New York, specializing in personal and household products. Katz started the company in 1951 when she was a pregnant, 24-year-old housewife searching for a way to supplement the family income (she hoped to earn an extra $50 a week). With $2,000 in wedding-gift money, she placed an advertisement in Seventeen *magazine for personalized bags and belts. She had no idea that her mailbox would be flooded with $32,000 worth of orders—or that future sales would top $140 million (fiscal 1988). A pioneer woman in a field once dominated by men, Katz is one of a few founders of a major catalog who still actively runs her business. She travels more than 150,000 miles a year on worldwide buying trips and oversees a staff of 1,250 employees who process more than 150,000 orders a week.*

Q. Your first catalog was mailed in 1954 to 125,000 customers. Now you have 14 editions a year with a circulation of 118 million. How did you get so many customers?

A. We rent hundreds of mailing lists from retailers and other mail-order catalogs to prospect for new customers. We also ask customers to recommend family and friends who might want catalogs. This has been a very good way to find new customers. We add almost a million customers a year.

Q. Your customer response rate of 4 percent is double the industry standard. What are your criteria for selecting new items and how do you test them?

A. All of our products must be tasteful, affordable, and of the finest quality. We test them all for safety and durability, and we often use outside testing laboratories. Our quality-control department has more than a dozen people constantly monitoring our quality.

We don't market-test individual products; we use our catalog pages to do that. If an item does well, we're ahead of our competition; if not, we sell it out and move on to new things.

"Don't grow too quickly, watch your costs closely, and be sure to have fun while you build your business."

Q. Your average catalog item sells for $15, with most priced between $4 and $30. How do you offer good products at affordable prices?

A: We contract manufacture most of our products. First, one of our artists does an exclusive design, and then we search our global network to find the best supplier to make it for us. All of our exclusive designs are copyrighted. When we buy an existing product from a supplier, we ask for, and usually get, a six-month exclusive—which keeps us ahead of our competitors. We buy from hundreds of companies worldwide. We've helped dozens of cottage businesses get started by providing them with product ideas and large orders.

In some cases we buy large quantities directly from the manufacturer, thereby avoiding markups and importers.

Q: What do you think are the biggest and most costly pitfalls of direct-mail merchandising?

A: I think growing too quickly is bad for any business. It becomes difficult to add new people, new computers, and new facilities quickly enough. We experienced these problems several years ago, and it was difficult.

Q: What are the company's most valuable assets that do not appear on the balance sheet?

A: Our mailing list of 11 million people is one valuable asset. These existing customers know, trust, and rely on us. Our name is another valuable asset. It is familiar to 29 million American adults—a large customer franchise.

Q: Processing an average of 63,000 orders a week and matching them to your inventory is surely a monumental task. What's the key to your efficiency?

A: Our business is highly computerized, and we have advanced systems in every department. Last year we spent $25 million for a new national distribution center and improvements to our computers so we could offer the best service.

Q: Have you always marketed to working mothers with children at home? Will you redirect your efforts as these women age?

A: We have grown and evolved with our customers. In 1951, I targeted teenage girls. Now those same girls are middle-aged women with children. Our product line has changed to meet their new and expanding needs. Our key to success is our ability to adapt our product line.

Q: When do you delete a customer from your mailing list?

A: We delete customers after they do not buy for five years.

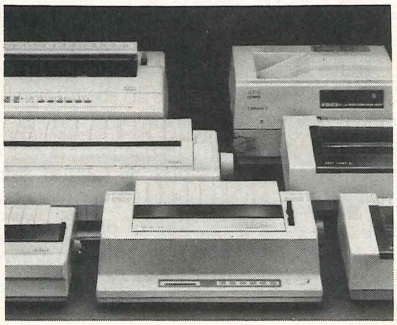
Q: What advice would you give to budding mail-order entrepreneurs?

A: Start out with realistic goals, keep yourself focused, surround yourself with good people, don't grow too quickly, watch costs closely—and have fun building your business. ■

Contributing editor BARBARA STEIN *wrote "Stress Busters" in the February issue.*

When you pick a printer for the office, the only thing you have to fear is being wrong.

An office printer can cost a few hundred dollars, or it can cost as much as a small car. And depending on how well it does (or doesn't do) what everybody in the office wants it to do, it can cost you a lot of sleep.



That's why when AEG Olympia talks about printers, the feature we talk about most is good technology. Which may explain why we're the number one business machine company in our native Germany, where technology is a number one passion.

So before an AEG Olympia dealer tells you about all our dot matrix and daisywheel and laser printers, he'll probably show you how beautifully they all work. We live and breathe solid engineering, sensible design and dependable mechanics for printers, just as we do for our typewriters, facsimiles, copiers and shredders.

For the name of our nearest dealer, call 1-800-999-6872. Or write AEG Olympia, Box 22, Somerville, NJ 08876-0022. You can't go wrong with good technology. **Where technology counts, business counts on us.**

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CIRCLE READER SERVICE 30

How to Organize Your Office

Best-Selling Author Stephanie Winston Lists Time-Wasters and Time-Savers

BY KAREN KANE

Stephanie Winston is the author of two best-selling books: The Organized Executive: New Ways to Manage Time, Paper, and People *and* Getting Organized: The Easy Way to Put Your Life in Order *(Warner Books). She runs a home-based management-consulting firm, The Organizing Principle; her clients include Xerox, Johnson & Johnson, and Apple Computer. Winston has appeared on "Good Morning America" and "Today," and her work has been featured in* U.S. News and World Report, The New York Times, *and* The Wall Street Journal.

Q: How did you become an expert organizer? Were you born organized?

A: Handling papers always came easy to me, but I had to teach myself the techniques of time management. And I still work at them.

As far as becoming a specialist, I realized how being disorganized can really bollix up people's lives and cause them discomfort. And I realized I was pretty organized, a skill I honed while working as a book editor, making sure manuscripts were logical and coherent. So I decided to start a business, but I had no idea what a nerve I would strike or where my business would lead me.

Q: What are some signs of a disorganized person?

A: First, let me say that clutter is not necessarily a sign of disorganization, nor is neatness equivalent to organization. You know you're disorganized when the clutter begins to hamper your work, when clients consistently call to ask for material you promised them last week, or when you consistently miss deadlines or fail to follow up on phone calls. Losing or neglecting things is also a sign of disorganization. As a rule of thumb, you should be able to locate anything on your desk immediately and anything filed in less than five minutes.

Most people, even if they are disorganized, can still function. When they can't, it's often a psychological issue. In many cases, such behavior is a defiant habit picked up in childhood, when kids do the opposite of what their parents tell them to do. As an adult you must shift your habits to satisfy what *you* want and need in life.

Associate editor KAREN KANE *edits the Family Computing section of* HOME-OFFICE COMPUTING.

"My basic theory is that anyone and any situation, no matter how chaotic, can be organized."

Q: How easily can people change bad habits?

A: My basic theory is that anyone and any situation, no matter how chaotic, can be organized if the desire and the will is there. Conversely, no one can be organized if he or she doesn't want to be. If a person makes the decision to change, the next step is to find a guide or a model to follow. The techniques of organization, once learned, are fairly simple to practice.

Q: Where does a wildly disorganized person begin?

A: There are two key steps: bringing papers under control and maintaining effective follow-up systems. I recommend that people follow a paper-handling system I call TRAF. You can do one of four things with a piece of paper: Toss it, Refer it to someone else, Act on it, or File it. Start by choosing a corner of your desk or a stack of papers that you know need attention and then sort all of the papers in that area according to the TRAF system. Once you get to the bottom of that pile, begin another one.

When you're just starting, you should continue this process until you have a clear desktop. You may prefer to have papers around; it doesn't matter if it looks cluttered to other people if it makes sense to you. If your desk is arranged logically and you really know what's in the piles, you've achieved what I call desk mastery.

Q: What are the biggest time-wasters for home-based entrepreneurs?

A: I think distractions from friends and family are the most difficult to deal with; especially when people don't understand that you're working. It's up to you to establish the rules for your workday and let those around you know what they are.

Searching for misplaced papers is also a big time-waster, but you can remedy that by effectively TRAFing. The telephone can also be a waste of time. Answering machines can help you screen calls, and automatic dialing can save you from constantly looking up numbers and redialing to busy lines. But most of the time wasted is spent actually talking on the phone.

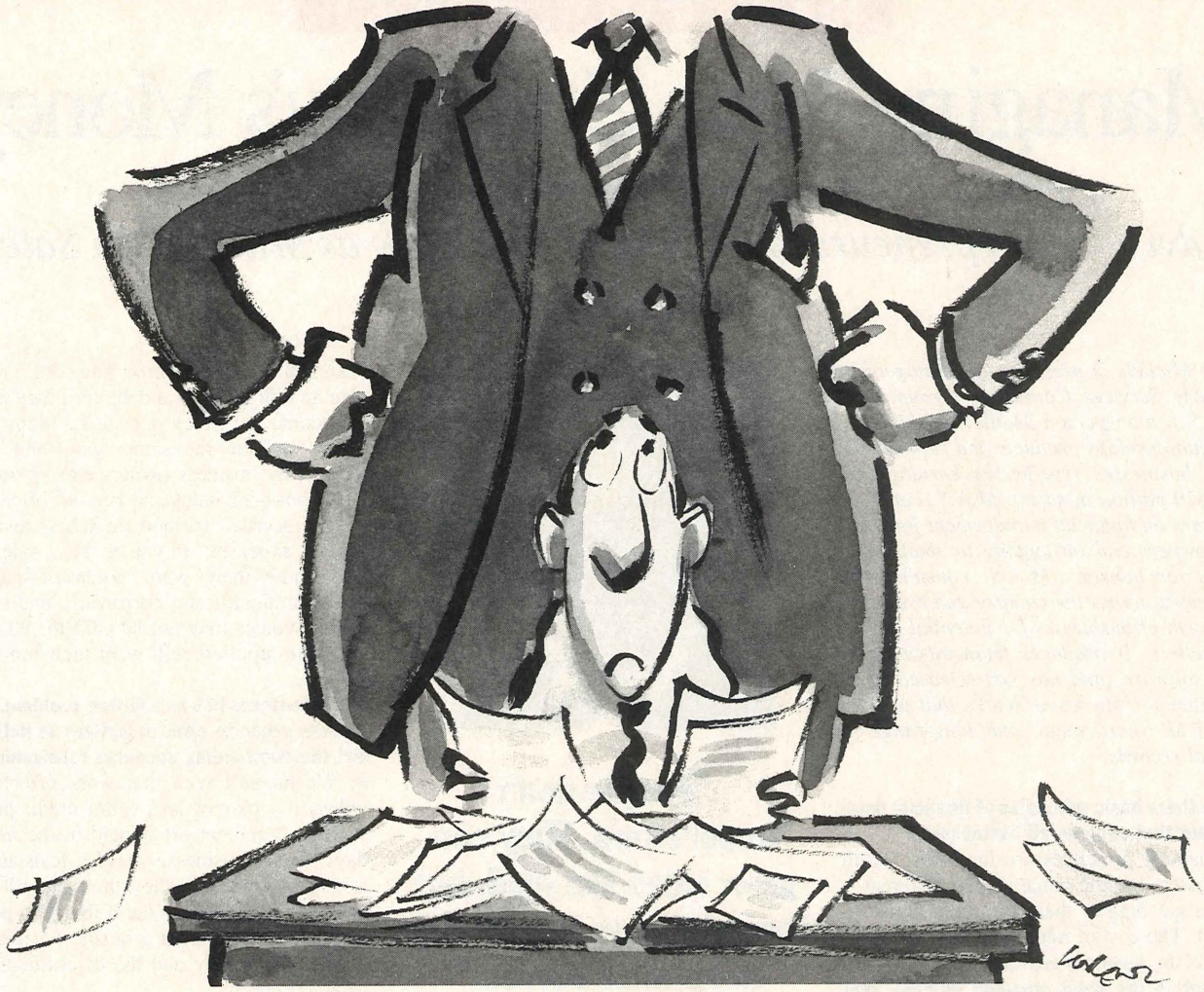
Q: Do you have some specific telephone tips to help save time?

A: Avoid open-ended salutations like "Hi, how are you?" You're likely to get more of a response than you intended. With business calls, it's perfectly acceptable to get right into the purpose of your call. Also, establish a contract when you call. For example, state that you only have a few minutes but would like some specific information. Try initiating calls right before lunch or at the end of the day, when people are less inclined to stay on the phone for a long time. One other trick I like is to make calls from a pay phone. Then the time limit is set for you.

Q: What if you just don't have enough time to do your job?

A: As a home-based entrepreneur, you are usually performing many different jobs—CEO, salesperson, secretary, and janitor, for example—but they tend to blend together. If you can, articulate the different jobs you do and try to consciously change hats when you do the sales work or the filing, then when your business grows to a point where you need and can afford to get outside help the transition will be smooth. Then it's a straightforward process deciding which tasks you don't like and can hire out.

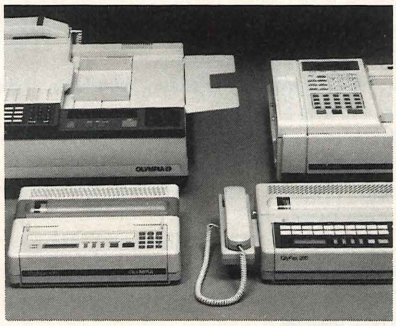
I also like the idea of hiring high-school students to run errands or do specific tasks to lighten your load. But first you have to pinpoint the tasks that are appropriate for a helper. It's a good idea to keep a log of everything you do for about a week and then rank the tasks according to how easily you could delegate them. The most important thing is to make sure you have enough time to do the work you do best. ■



If your job is to pick a fax machine, here's how to keep your job.

There are so many ways to pick the wrong fax today, it's not always a thrill to be chosen to choose one.

So here's a tip: Look for good technology. It's the best feature you can buy.



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Before you go off half-faxed, find out what good technology is. Call 1-800-999-6872.

Or write AEG Olympia, Box 22, Somerville, NJ 08876-0022. **Where technology counts, business counts on us.**

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CIRCLE READER SERVICE 31

Managing Your Company's Money

Financial-Management Consultant Bruce Michels Advises Entrepreneurs to Focus on Cash Flow as Much as on Sales

BY NICK SULLIVAN

Bruce Michels is president of Management Advisory Services Consulting Group, Inc. (M.A.S.), a 55-person Seattle, Washington, firm that develops products and services for small businesses (businesses earning less than $20 million in sales). M.A.S. conducts seminars on financial management for business owners and on lending to small businesses for bankers. M.A.S. consults with businesses across the country and evaluates the worth of businesses for potential buyers and sellers. It produces financial-management software, and has just released three templates for Microsoft Works *that analyze historical, short-range, and long-range financial records.*

Q: Are there basic principles of financial management that apply to all businesses?

A: Financial principles are the same for all businesses, but the penalties are different—as you get bigger, there are more zeros attached. The cost of making a mistake multiplies as the business grows.

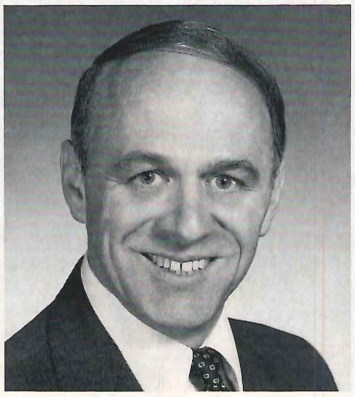
Q: What is the most common mistake that small businesses make?

A: If there's a common trait, it's that as a company grows, so will its inability to manage the financial aspects of growth. People can make their product or deliver their service and sell, but they don't understand how to handle financial growth.

Q: Can you describe a typical scenario in which a seemingly prosperous business suddenly has money troubles?

A: First of all, small businesses are undercapitalized almost by definition. They have a lot of energy, ideas, and beliefs—but few dollars. The problem can get worse as a startup accumulates a few years of profit. Then it wants to sell more, which means it needs to produce more and carry more inventory and accounts receivables, which means it needs to borrow money. Often the borrowing gets out of proportion to the company's net worth. The company is paying too much loan interest and is late with creditors because it's not collecting accounts receivable. Then the creditors stop giving credit. Cash for meeting other obligations, such as taxes and payroll, becomes scarce.

People don't understand. They can grow sales like mad, but they still have to get cash in hand or borrow. In a cash business, it's not a problem. But when you invoice and extend credit, as most businesses do, it is.



"People don't understand. They can grow sales like mad, but they still have to get cash in hand or borrow."

Q: How much working capital should a company have?

A: As a general rule of thumb, you want $2 in current assets for every $1 in current liabilities, though it varies from industry to industry. What happens as you start borrowing is that your $2 in current assets turns into $1.80 or $1.40 for every $1 in current liabilities, and soon you have no working capital. Working capital is your current assets minus your current liabilities.

Q: What can start-up businesses do to prevent such a disaster?

A: Prepare income and cash-flow statements on a monthly basis. And make sure you understand cash flow—the company that does is much more likely to survive. Research shows that something like 62 percent of the companies that go out of business are showing a profit when they go under. They may be making money on an annual basis, but never have enough on hand to pay bills.

Q: What's the difference between cash and accrual accounting?

A: Most people operate their lives on a cash basis, out of a checkbook. They don't recognize an obligation or a debt until they pay it, or income until they deposit it. Many businesses operate the same way—and that's why many business owners end up saying, "I've got great sales and I'm out of cash."

The accrual method matches revenues against expenses. If you make a sale, you also know there were expenses—payroll, taxes, product costs, borrowing, and so on. Your invoices may not be paid for 90 days, but your suppliers will want their money in 30 days.

Q: If a business has a cash-flow problem, does it make sense to offer incentives to help collect the outstanding accounts receivables?

A: We haven't seen that work effectively, unless it's part of an overall credit policy, such as 2 percent off if paid in the first 10 days. Small businesses have a resistance to asking for money. They think they'll miss out on follow-up business if they bug people to pay on time. What a business needs is a good credit policy and the determination to follow up on it.

Q: Does it make sense to hire an accountant to help set up the books?

A: Yes, but remember that accountants are transaction-oriented, not finance-oriented. They take the data and tell you what's already happened; you want to know what's going to happen. The best way that a business can spend its money is to get its accounting set up correctly and prepare a detailed financial plan. Most businesses don't do that.

Q: Is it important to make income projections and cash-flow projections even if you're a self-employed professional, such as a consultant?

A: Not *as* important. If these professionals work at home as sole practitioners, they require much less capital than most companies. Give them a desk, a phone, and a computer, and they're in business. But they may still have collection problems.

Q: When applying for a loan, what's most likely to impress a bank?

A: Most businesses go to banks and tell them how the money's going to come in. But the bank wants to know how and how much is going to go out.

Remember this: Financial statements should not hide data—they should reveal data so you can make good financial decisions. ■

Senior editor NICK SULLIVAN *writes the monthly Workstyles column.*

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One Minute Management

Author Ken Blanchard's Ideas Apply to Independents As Well as Corporate Managers

BY STEVE EDWARDS

Dr. Ken Blanchard is coauthor (with Dr. Spencer Johnson) of The One Minute Manager *(five million copies have been sold since 1982),* Putting the One Minute Manager to Work *(1984),* Leadership and The One Minute Manager *(1985), and* The One Minute Manager Gets Fit *(1986). In 1988, Dr. Blanchard collaborated with Dr. Norman Vincent Peale on* The Power of Ethical Management. *Dr. Blanchard heads Blanchard Training and Development, Inc., a firm that conducts management seminars for businesspeople.*

Q: What is One Minute Management?
A: It's simplified management. First, if you want people to do something, you must clearly define what you want them to do—that's goal setting. If you want them to improve their performance, praise their progress.

If they get off track, you have two choices. One is to redirect them—go back to goal setting. Or, if they've already demonstrated that they know how to accomplish the goal and they're just goofing off or have a bad attitude, you can reprimand them. But use the reprimand only for someone who knows how to complete the goal. And always end the reprimand with a reaffirmation like "I know you can do better than that." You want to get rid of the bad behavior, not the person.

Q: Can self-employed professionals working alone apply One Minute Management?
A: All good performance starts with clear goals, so whether you're talking about your role as a bookkeeper, salesperson, or marketer, you first have to ask yourself what your goals are. You set goals so you'll know when you're doing something right.

Q: How can you apply the principles of One Minute Management to nonemployees, such as subcontractors or temporary help?
A: You manage subcontractors the way you manage anyone else, though it's especially important to be clear on what you expect from them. And if you get what you want, praise them.

The problem with most subcontractors is that they're overcommitted. Many have this scarcity mentality that suddenly they're going to run out of business. They're likely to say yes to everything that comes along. So how are you going to get them to make your work a top priority? By building that personal relationship. So when they go out of their way for you, tell them how much you really appreciate it.

"You build personal power by praising people for doing things that make a difference in your operation."

We often treat subcontractors and other off-site workers the way, I'm afraid, managers treat their workers. If they do something right, we don't say anything; if they screw up, we're on their backs. When you're dealing with people who aren't under your direct control, the only thing you have is personal power; you don't have position power. You don't have the traditional control of reward and punishment. Build personal power by thanking people and praising them for making a difference in your operation. Then, if they do screw up, and you have a good relationship, you can also reprimand them.

Q: Should a small organization schedule regular management meetings?
A: Regular meetings are important, but they need a time limit. Most people can't concentrate after an hour. One of my clients has a rule for meetings that all decisions must be made in the first hour, when everyone is fresh.

Those who work alone ought to get into a support group with other people doing the same thing, so they can share what they're doing and get plaudits.

Q: Why do so many managers adopt what you call the leave alone–zap method of management—ignoring a number of mistakes and then exploding in anger?
A: Because, in America, our management style seems to be ready, fire, aim. Tom Peters and Bob Waterman (coauthors of *In Search of Excellence*) talk about how ready, fire, aim is good for innovating and experimenting, but not for managing people. People need to think before they act. In fact, I'd like to see a sign on every desk that says, "Don't just do something, sit there," because most people seem to live by the saying "Don't just sit there, do something." We're so into doing something, we don't think before we act, and then we have to spend a lot of time cleaning up the mess.

Q: How long does it take, on average, for someone to instinctively use One Minute Management?
A: It depends how long that person has been a manager. Young people who have no management experience and who are taught early on do it naturally. For some old-timers it's really tough. They've been taught to criticize, judge, and evaluate.

Q: In the dog-eat-dog business world, what is the future of One Minute Management, which appears to be a fairly gentle management technique?
A: One of the things we say in *The Power of Ethical Management* is that good guys and gals may appear to come in last, but they're usually running in a different race. And One Minute Management is all about a different race. It's about creating an environment where people really feel that if they work on the company's goals, they can satisfy their own needs and desires. They see that situation as win-win.

I'm optimistic because I think there's been a real change in the environment. I believe that in the last 10 years enough people have gotten slapped down for their cold-blooded behavior. It's only the short-term thinkers who aren't going to realize that what we're talking about is going to make them more competitive in the long run, not just the short run. ■

STEVE EDWARDS *wrote "How to Cut Your Taxes" in the February issue.*

Computer-Buying Trends

Consultant Amy Wohl Eyeballs the Shape of Computing in the Early 1990s

BY NICK SULLIVAN

Amy D. Wohl is president of Wohl Associates, a consulting firm located in Bala Cynwyd, Pennsylvania, that specializes in office automation and end-user computing. Clients include many computer and software vendors, as well as end-user organizations from all sectors of business and industry, including banking, manufacturing, law, government, and retail distribution. Wohl speaks frequently at industry conferences and seminars around the world and is editor and publisher of a monthly newsletter, The Wohl Report on End-User Computing.

Q: Individuals and small businesses have always wanted to stay compatible with big businesses. What are big businesses buying?
A: Big businesses are still buying plenty of MS-DOS computers. But the selections are beginning to vary more. For government contracting, many agencies are choosing the UNIX operating system as the primary platform. Large corporations are moving toward 386 machines with more memory and MicroChannel Architecture (MCA).

If companies want to run IBM's recently announced *OfficeVision* (software that gives programs a common look on PCs, minicomputers, and mainframes), they'll need systems with a minimum configuration of 8MB and OS/2 Extended Edition. If corporations buy such high-powered workstations, the software that exploits them will probably be available in the early 1990s, and you won't be able to run that software on a 640K PC.

Q: Should potential Macintosh buyers worry about buying a minority operating system?
A: Many companies have a substantial number of Macs and can easily accommodate Mac users. We recommend Mac applications for new users because they can do more complicated computing tasks with much less support and training than with an IBM. And people working from home offices need to be more self-sufficient. Where do you get support at 7 p.m.?

Q: Is there any one reason—one program or task—that makes OS/2 worth buying?
A: There's no compelling reason to buy OS/2, unless you want to run *OfficeVision* or *Presentation Manager*. But you may want to give yourself the option to run it in the future, which is why we tell clients that they're better off opting for a 386 than a 286 computer, and then adding memory as it gets cheaper. With a more powerful system, you can add OS/2 if you need it.

"The technological life of a computer is 30 months—then more powerful hardware comes along."

Q: Is there any compelling reason to buy a computer with MicroChannel Architecture?
A: MCA is trickier because it's hardware—you can't easily add it if you change your mind. Again, there's no reason to buy it unless you want an insurance policy. If you work alone and complete most of your work on paper, having MCA is not urgent. But if you're trying to tie into corporate computing systems, it might be more urgent.

Q: If people are thinking of a 386 machine, does it make sense to save a few bucks and buy a 386SX? What does one give up, besides speed?
A: You can buy a 386SX machine and worry about whether it will matter down the road—I can't tell you. If you're running mainstream applications, it shouldn't make a difference. If you're doing more exotic things, such as running a CAD service bureau, I'd go with a regular 386. For one thing, the 386SX machines have fewer slots.

Q: Is there any life at all left in the PC or XT itself, with an 8088 or 8086 microprocessor?
A: I wouldn't go so far as to say that they're dead lobsters in the bottom of the tank, but the technological life of a computer is 30 months—then more powerful hardware comes along. When you buy an 8086 you're buying 7- or 8-year-old technology; it's obsolete when you take it out of the box. If you're doing word processing, who cares? If you're trying to keep up with corporate America or trying to access the brave new world of easy-to-use software, you'll be disappointed. It certainly doesn't pay to upgrade an old PC. Buy something new.

Q: Does it make sense for users with 286 computers who need more power to upgrade?
A: We recommend expanded memory (beyond 640K) for 286 machines. *Desqview*, which allows you to run two or more programs at once, takes advantage of expanded memory. *Desqview*, by the way, is incredible on a 386 machine. For a current MS-DOS user, *Desqview* is an inexpensive and efficient way to get more power out of a computer. For the new user, *MultiFinder* on the Mac makes more sense.

Q: What are the major Mac trends?
A: Apple is moving to its new high-level operating system, 7.0, over the next year, and making the Motorola 68030 microprocessor (used in the Mac SE/30, IIcx, and IIx) their standard. And software developers are designing programs that require more memory and that eventually will require System 7.0. It's important to know that applications written for System 7.0 won't run on older Macs (with 68000 microprocessors). So again you come to the great divide—at some point you may want to run software that your current system won't handle.

Q: Are there any particular models, MS-DOS or Macintosh, that you consider a good value?
A: If you're looking at 386 machines, the Tandy 4000 offers a lot of bang for the buck. At the high end, Compaq is unbeatable. Buying IBM is okay if you want MCA, but don't pay $500 extra just to get the IBM name. You're better off spending that extra money on a bigger hard-disk drive, or CD-ROM.

In the Mac world, the machine *not* to buy is the original Mac II. If you like the II line, get a IIcx or a IIx. For our corporate clients, the IIcx is the machine of choice. The SE/30 is also a good machine, if the small screen doesn't bother you.

Q: You're telling people that OS/2 and System 7.0 applications aren't widely used yet, but those are the operating systems to focus on, is that right?
A: Small-business people are financially conservative. They want durability. Since we're at the end of one technology cycle, you might just want to jump to the next to protect yourself. ■

BY MARIE ALVICH

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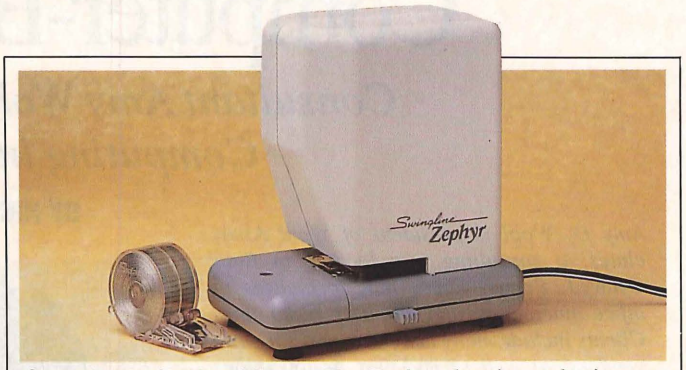
MARIE ALVICH *is associate technical editor for* HOME-OFFICE COMPUTING.



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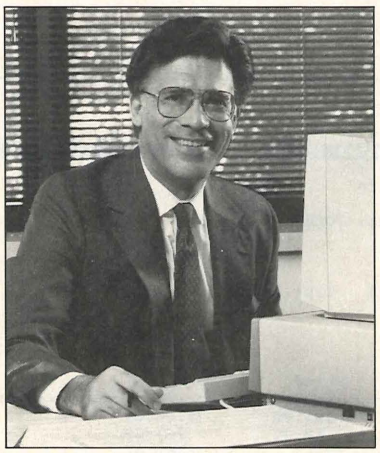

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The Integrated Package: How Far Will It Take You?

Five Outstanding Examples of All-In-One Software

Most people who work out of their homes wear many hats. That diversity explains the appeal of integrated software, which blends word processor, database, spreadsheet, telecommunications, and graphics to suit almost any cap or fedora.

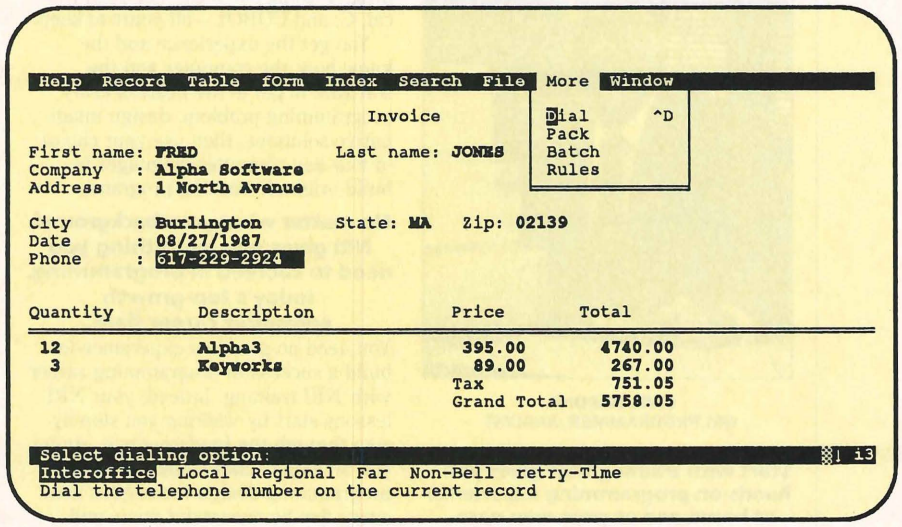
But with integrated software the big questions are ones of fit. Will the database be sophisticated enough for my customer records? Are my Lotus spreadsheets compatible? Can I create a simple newsletter with the word processor?

Let's face it: You can almost always find a stand-alone program that does more than any single module in an integrated package. But with today's best integrated software, the wealth of features in each module rivals that in many stand-alone programs. Integration also offers what the name implies: an ease of sharing data across applications rarely found among stand-alones. You'll appreciate that ease when you need to create reports with numbers and graphics or quick mailings to 200 people. And if you do one task so intensively that you need a dedicated package, as a writer might need a high-level word processor, you can use the integrated package as an inexpensive and efficient way to get the other applications.

We present five reviews this month in alphabetical order: four integrated packages running under MS-DOS and one (*Works*) reviewed for the Mac but also available for the PC. The programs chosen for review are either new versions of old favorites, such as *Framework*, or new releases on the integrated-software scene, like *AlphaWorks*. Three of the programs—*AlphaWorks*, Microsoft *Works*, and *PFS: First Choice*—might be termed entry level. The other two—*Enable/OA* and *Framework III*—could, with their greater set of features, be called advanced. In practical terms, however, terms such as entry level or advanced hold little meaning when it comes to integrated packages. That's because, even more than with most types of software, you can approach integrated programs on several levels, using features only as you need them and ignoring the rest.

Among the good integrated packages on the market, the programs reviewed here are all exceptional for dealing with the diverse details of a small business. One might be a good way to integrate your daily work, too.

Ratings Key: ○ Poor; ★ Average; ★★ Good; ★★★ Very Good; ★★★★ Excellent



If you spend a lot of time on the telephone with clients or customers, you'll like how AlphaWorks *lets you dial phone numbers directly from its database.*

Smoothly Integrated, Packed with Extras

AlphaWorks

VERSION REVIEWED: 1.0

SYSTEM REQUIREMENTS: 512K IBM PC or PS/2 (640K recommended); two drives (hard-disk drive recommended); CGA, EGA, VGA, Hercules; DOS 2.0 or higher; 5.25- and 3.5-inch

PUBLISHER: Alpha Software Corp., One North Ave., Burlington, MA 01803; (617) 229-2924

PRICE: $195

OVERALL PERFORMANCE: ★ ★ ★

DOCUMENTATION: ★ ★ ★ ★

ERROR HANDLING: ★ ★ ★ ★

EASE OF USE: ★ ★ ★

SUPPORT: ★

I still remember the feeling I had the first time my husband and I bought a new car. We traded in our 10-year-old crate for a plush upholstered number with automatic transmission and a terrific stereo. It was fat city.

Switching from older integrated software to *AlphaWorks* gave me the same feeling. Here's software that lets me move from database to word processor to spreadsheet instantly—and without confusion over keystrokes and commands. Not all of the features I expect from stand-alone software are here; nevertheless, *AlphaWorks* is a luxury model.

AlphaWorks is built around a system of *services*. A database or word-processing file is a service, as are the context-sensitive help screen, communications program, and access to DOS. In theory I could open as many as 29 services at one time. That's nine each for the word processor, spreadsheet, and database, plus two communications services. However, the actual number varies with file size and the computer's memory—*AlphaWorks* can use either expanded or extended memory. A menu command helps me track how much memory is available for additional services.

The word processor delivers standard

editing and cursor-movement features, with some sensible extras. For example, I can delete or copy text by the word, sentence, or highlighted block, and an undo procedure makes accidents reversible. Wherever I want to change the layout, I simply insert ruler lines. Good spelling-checker and thesaurus programs are included—I can even look at synonyms of synonyms in up to three windows at a time. Printout extras include merge printing and a special typewriter mode with one-line memory that's helpful when addressing envelopes.

The database is easy to set up. After entering each field name, I select a field type such as character, numeric, or date from a menu. Sometimes a field length is required as well. A special memo field type—which allows up to 65,000 characters—is useful for extended comments or notes, but can't be searched or sorted.

AlphaWorks doesn't sort a file each time I want a different arrangement, though. Instead I must create an index file, a data-organization tool that tells the software where to look for information, instead of rearranging the data itself. This makes it possible for any sorting arrangement I've used before (up to seven are allowed per database) to appear instantly on-screen. Creating an index file takes a little longer—about 15 seconds (on a standard PC) to index my 150-name practice list so that it's sorted first by category, then by zip code within each category, and finally by last name within each zip code. Multiply that by 10 for a business-size list, and re-indexing could become annoying if the database is frequently changed.

At first glance, the spreadsheet looks very much like Lotus *1-2-3*. It supports most of the same functions and can read DIF as well as *1-2-3* and ASCII-formatted files. Five different types of business graphs—including line, bar, and pie—can be based on worksheet data. Worksheets can be split or combined, with a maximum size of 255 columns and 8,192 rows. However, it bothered me that *AlphaWorks* doesn't support *1-2-3*'s data and macro commands. While the program provides substitutes—excellent keyboard macros and a complete database program—most of my existing worksheet files were crippled by the omission.

On the other hand, I'm delighted with the *AlphaWorks* communications service. Setting parameters means simply popping up a menu and choosing new values from a submenu. The program will capture specified text and automatically stores up to 700 lines of text as it scrolls by. I can print or save both the scroll buffer and captured text. *AlphaWorks* supports XModem, CRC-XModem, and Enhanced-XModem file-transfer protocols.

AlphaWorks memorizes my log-on procedures at the touch of a key, but I was frustrated by the lack of dedicated macros for frequently used services. The standard *AlphaWorks* macros work, but aren't listed on a menu. A call to product support verified that the only way to get a memory-jogging list of macros is to print it out—an awkward solution. In fact, I was disappointed by the publisher's support service. There was no toll-free line, support is free for only 60 days (after that, you must pay), and twice I was put on hold for a long time.

But at least the publisher's well-organized documentation (with separate tutorial, reference manuals, and a quick reference guide) not only helped me to begin using the program immediately, it also allowed me to quickly become proficient with more complex procedures. Error handling is excellent—the program checks to be sure I really want to close a service and reminds me to save information. And any command entered by mistake can be canceled.

An integrated package's individual applications don't usually stand up well when compared to the top programs in each category. This is true for *AlphaWorks*. However, just as not everyone wants to drive a Formula I racing car to work every day, not everyone needs the highest performance in every area. Each *AlphaWorks* service is more than adequate for most nonspecialized work. Because each service can import and export data in most widely used formats, you can use it alongside heavy-duty software without sacrificing convenience. On top of that, *AlphaWorks* is loaded with style, is smoothly integrated, and comes packed with extras that make it easy to learn and use. —TAN A. SUMMERS

Expensive—and a Real Bargain, Too!

Enable/OA

VERSION REVIEWED: 3.0

SYSTEM REQUIREMENTS: 512K IBM PC or PS/2 (640K recommended); two drives (hard-disk drive recommended); DOS 2.0 or higher; CGA, EGA, VGA, Hercules; 5.25- or 3.5-inch

PUBLISHER: Enable Software, Northway Ten Executive Park, Ballston Lake, NY 12019; (518) 877-8236

PRICE: $695

OVERALL PERFORMANCE: ★ ★ ★ ★

DOCUMENTATION: ★ ★ ★

ERROR HANDLING: ★ ★ ★

EASE OF USE: ★ ★ ★

SUPPORT: ★ ★

Enable has been around a long time; version 1.0 was released in late 1984. *Enable/OA* (the OA stands for Office Automation) is a

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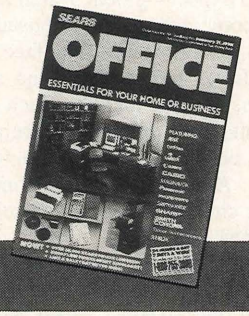

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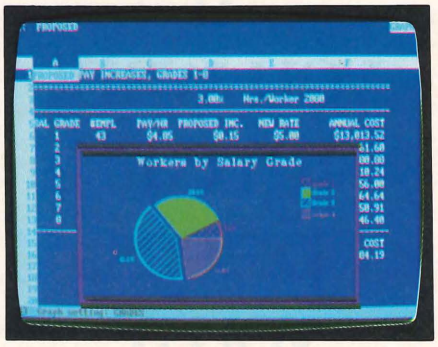


Enable/OA *displays text and graphics, such as this spreadsheet and linked business graph, simultaneously when installed with a graphics monitor.*

fancy name for version 3.0 of this outstanding program, which keeps improving with age. *Enable/OA* combines five applications—word processor, database, spreadsheet, graphics, and communications—into a single, tightly integrated environment. Whereas many integrated packages display weaknesses in one or more of their applications, I've yet to be disappointed with any *Enable* module.

The *Enable* database outperforms database managers in most other integrated packages. For instance, I can work with multiple data files concurrently. The major benefit of this multifile structure is that all information relating to a specific task need not be stored in one large data file. Rather, I might create several smaller (and, therefore, more manageable) files that share information during processing. I could, for example, create one file to hold basic contact information—name, address, and phone number—and combine data from that file with billing records from a second file to print out monthly invoices.

The word processor supports all the familiar editing and formatting operations I've come to expect—global search and replace, block copy and move, adjustable margin settings, text attributes (boldface, underline, and italics), and variable line spacing. In addition, *Enable* includes such top-of-the-line features as automatic generation of tables of contents, headers and footers, and indexes. Also included are a comprehensive spelling checker, a built-in calculator, and a rudimentary outliner.

If the *Enable* spreadsheet has a weakness, it's that it doesn't closely emulate the Lotus standard. For instance, rather than using the slash key (/) and familiar *1-2-3* menu bar, *Enable* relies on the F10 key and a radically different command structure. This doesn't bother me, though, since most spreadsheet features are present, including more than 80 math and financial functions which simplify operations like calculating loan payments, finding minimum and maximum values in a range, and averaging values. *Enable* can import *1-2-3*'s WKS and WK1 files directly into one of its spreadsheets, but be prepared to edit the macros in these files so they'll work with *Enable*'s command structure.

Admittedly, graphs created with the basic graphics module won't win any design awards. Formatting options—titles, subtitles, and legends—are limited. However, the *Enable* package includes a separate program, *Perspective*, for creating two- or three-dimensional business graphics. Although not totally integrated with the other modules, *Perspective* can import data and generate high-resolution graphics. I could write a complete review just on *Perspective*. Let's just say that if your idea of a quality graphic is the typical *1-2-3* bar chart, you're in for an awakening. *Perspective*'s three-dimensional graphics add new meaning to the term "eye-catching."

The telecommunications module, while not on par with stand-alone programs, is perfectly adequate. Connections can be made manually or automated with a Setup file—a file that contains all the information required to connect with a specific system. You can create multiple Setup files, one for each system that you access regularly, such as CompuServe.

When installed with a graphics monitor, *Enable* can display text and graphics simultaneously. As a result, you might view a chart based on spreadsheet data while revising the values in that spreadsheet—changes are automatically reflected in the chart. Be aware, however, that this display feature runs entirely in graphics mode, resulting in a noticeable decrease in program speed—a small sacrifice when compared to the dynamic graphing capabilities you gain.

Although voluminous, the documentation is clearly written and well organized. *Getting Started* walks you through installation and introduces the basic features of the program's five main application modules. *System Overview* covers universal topics, such as opening and closing windows, transferring data between applications, and macros. Each module has its own manual, and online help is available for most program operations. With all these tools, you'll find that *Enable* is relatively easy to learn and use, despite its complexity.

Enable/OA customer service includes a 90-day support period, during which technical support is free of charge; you, however, pay for the phone call. After this initial period, a number of customer-support options are available at varying prices. The company also provides technical support through GEnie and CompuServe. However, any program that costs almost $700 should not charge extra for support.

I won't kid you: *Enable/OA* is expensive. Keep in mind, though, that you're really getting five full-featured applications for that price—six if you count *Perspective*. When viewed in that light, *Enable/OA* begins to look like a real bargain.

—JACK NIMERSHEIM

One Potent Blend of Applications

Framework III

VERSION REVIEWED: 1.1

SYSTEM REQUIREMENTS: 640K IBM PC, PS/2; two drives (hard-disk drive recommended); CGA, EGA, VGA, Hercules, MCGA; mouse, modem, expanded memory, and math coprocessor all optional; DOS 2.1 or higher; 5.25- or 3.5-inch

PUBLISHER: Ashton-Tate Corp., 20101 Hamilton Ave., Torrance, CA 90502; (213) 329-8000

PRICE: $695

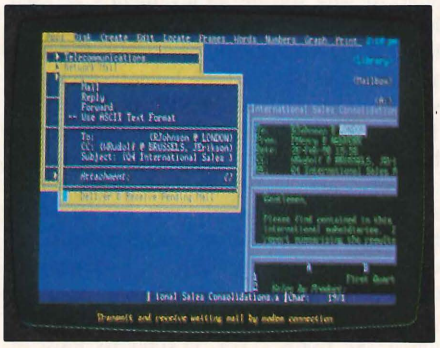
OVERALL PERFORMANCE: ★ ★ ★ ★

DOCUMENTATION: ★ ★ ★ ★

ERROR HANDLING: ★ ★ ★ ★

EASE OF USE: ★ ★ ★

SUPPORT: ★ ★



The telecommunications module, which can work in the background as you use your main application, is a dramatic improvement over the one in the first Framework.

When I started to equip my home office, I bought a computer and a printer. Then I bought software program by program: first a word processor, then a spreadsheet, then a database, and finally a telecommunications package. Acquiring software this way soon became a burden—I had to understand the various formats, learn different commands, remember different keystrokes, and hope hardware configurations for each program had the same or compatible drivers.

Once I finally learned the programs, I found myself jumping from one to another based on my needs at the moment. This became a tiresome routine: Save, Exit, Load, Run, Access File. I found that my computer abilities and newly developed skills were fragmented and my overall productivity diminished.

Framework III solves most of my problems. It is a potent blend of word processor,

database, spreadsheet, communications, graphics, and outliner integrated in a productive, logical tool. *Framework* also contains a programming language called FRED that's very useful in customizing my work.

Drop-down menus are at the top of the program's main screen; at the bottom are a message area and status panel for pertinent data. Near the screen's top right is a disk-drive display. Conceptually, the drives are like filing cabinets. When I open one by pressing Return, I can see the subdirectories and files contained in a particular directory or subdirectory. I can then bring one or more files into memory as *frames*.

The versatile *Framework* frame is an enclosed, on-screen area that contains data to be worked on. A selected frame may, for example, be moved, deleted, or have its contents globally changed with a few keystrokes. Any frame—and this is important—can also contain other frames.

I found *Framework III*'s outline module a most powerful tool. First I place different types of frames (spreadsheet, word processor, and so on) into one *containing* frame. I then organize containing frames into an outline. No longer do chapters of my personal memoirs or sections of my business plans need to be broken into small pieces, then printed and assembled like a quilt—*Framework III* lets me fully develop documents from start to finish. For instance, after I enter data, I format and print the 100-plus pages of spreadsheets, queries, graphs, and verbiage in my current business plan in less time and with more control than I had using *WordStar*, *Twin* (a *1-2-3* compatible), *dBase III Plus*, and the other software I once used.

The word-processing module contains many of the features I expect, including cut and paste; macros; boldface, underlined, and italic print; and global or selectable hyphenation. New for *Framework III* are an on-screen ruler, superscript and subscript text, bulleted lists, and footnotes that print either at the end of a document, after a particular frame, or at the bottom of each page. With the Snaked Columns feature, I can create multicolumn text for newsletters and brochures. It won't replace desktop publishing, but it's very useful.

I learned the spreadsheet quickly, creating frames of variable sizes up to 32,000 rows by 32,000 columns. New spreadsheet features include selectable recalculation (instead of recalculating the entire spreadsheet) and, my favorite—empty cells being treated as zeros. In the older *Framework II*, when I copied rows and columns to another spreadsheet, empty cells would show an error code when recalculated. I had to go into each cell and delete the code, wasting valuable time. Now no deleting is necessary.

A graph is created by marking the spreadsheet data to be charted. Eight types of graphs are available: bar, stacked bar, pie, line, unmarked line, marked points, X-Y, and high-low-close. Properly planned and organized, *Framework III*'s graphics illustrate numbers effectively and can spruce up a report without much effort.

The database contains such features as label printing and merging data for form letters and mass mailings. *Framework III* offers three database views: dBase View, Forms View, and the default Table View. Table View displays records in rows and columns like a spreadsheet. Forms View displays one record at a time where each field is a "free-floating" frame. Custom formatting is an advantage of the Forms View. The dBase View also displays one record at a time, but only in *dBase* format.

The telecommunications module has shown the most dramatic improvement since the first *Framework*. I access commercial databases and upload and download files daily. *Framework III* lets me navigate in and out of a telecommunications frame effortlessly. While downloading text, I can leave the telecommunications frame and work on other frames. I can now choose from several protocols for transferring files on-line, including XModem, YModem, Kermit, and Crosstalk. Among other improvements, during file transfers *Framework III* displays the percentage of file left to be received or sent as well as how many blocks and bytes have been transmitted. This is beneficial information for time- and cost-conscious commercial database users like myself.

The program's error handling is excellent. There's a safety feature, however, that is overly protective of procedures and data. Whenever you want to delete anything, the program asks for confirmation. Yet the Undo command can recover almost any mistake. I turned off this confirmation feature and still could not lose my work.

The documentation's format and design not only helped me learn the program, but its 160-plus pages dedicated to FRED, *Framework*'s programming language, inspired me to learn it. Included in these pages are the basics of writing spreadsheet formulas and macros, programming structures, an advanced macro library, subroutines, and rules and facts about FRED. Whether or not I eventually grasp the concepts of FRED, I know the information's available to help me customize the program.

Framework's support rates just two stars because basic telephone support is only free for 90 days. I would not pay for extra support. Instead, I'd log on to Ashton-Tate's Support Bulletin Board, where the *Framework III* library has at least 30 downloadable files. The major drawback for me is the long-distance call to California. CompuServe has an Ashton-Tate Forum from which information and files can be retrieved. The information on CompuServe is not as specific as Ashton-Tate's Bulletin Board's, but my cost is considerably lower.

While *Framework III* is basically easy to use, some people may feel overwhelmed by how much there is to learn. Yet with the detailed documentation and help screens, I think the program is an excellent choice for both novices and those who only need one or two of the program's functions now but want room for growth. Take it from this home-based businessman, *Framework III* is one of the most organized and beneficial programs I've ever used.

—KENNY DENNARD

Top-Notch Choice for the Mac

Microsoft Works

VERSION REVIEWED: 2.0

SYSTEM REQUIREMENTS: 1MB Macintosh*; two 800K drives (hard-disk drive recommended); System 6.0 or higher. Also for 384K IBM PC, PS/2; two drives (hard-disk drive recommended); CGA, EGA, VGA, MCGA, Hercules; DOS 2.0 or higher; 5.25- or 3.5-inch

PUBLISHER: Microsoft Corp., 16011 N.E. 36th Way, Redmond, WA 98073; (206) 882-8080

PRICE: $295 (Mac); $149 (IBM)

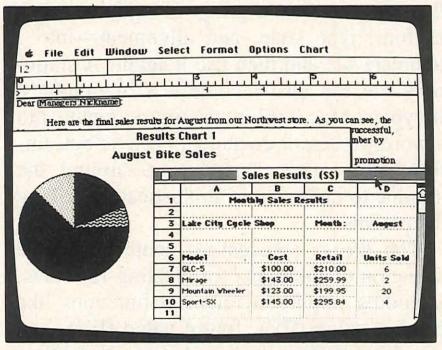
OVERALL PERFORMANCE: ★ ★ ★

DOCUMENTATION: ★ ★ ★ ★

ERROR HANDLING: ★ ★ ★

EASE OF USE: ★ ★ ★ ★

SUPPORT: ★ ★ ★



A well-designed, easy-to-use graphing function—that draws a chart in its own window—makes Microsoft Works *a strong business tool.*

It's a good thing that the Macintosh version of Microsoft *Works* is such a good integrated package, because when it comes to the Mac, it's the only traditional-style integrated package. That it's the only one is not surprising, though, since one of the great strengths of integrated software—easily

moving data from one application to another—is also a Macintosh strength. But if you're looking for a software bargain, or if you need a spreadsheet and database, for instance (but they don't have to be full-featured), *Works* can be a smart choice.

This latest version of *Works* (2.0) offers several new or upgraded features. One of my favorites is the expanded object-oriented draw module that makes it easy for me to add lines, boxes, circles, and other graphic enhancements to word-processor and spreadsheet—but unfortunately not database—documents. When combined with the word processor, for example, drawing makes it easy to highlight information in a report or to create rules between columns in a newsletter. Other notable features include macros that you record as you perform a procedure in either the word-processor, database, spreadsheet, or communications modules and then play back afterward to automate complex steps; and a savable *Works* Desktop that you can call up each time you launch *Works* to open all the files you were working on in your last session or any other files you designate (up to 14 of them).

The Microsoft *Works* word processor reminds me of a greatly reduced version of Microsoft *Word*. All the basic Mac word-processing features are there—such as ruler-based formatting—plus a little more. For example, integration with the database makes mail merge a straightforward task: In a two-sided window, choose which database to extract data from and which fields from that database to merge into your word-processed document. The *Works* word processor doesn't offer style sheets the way *Word* does, but it does let you copy and paste formats. It also has a *stationery* function that lets me save a group of options—such as font, type style, and alignment—into a template file and then use it again. A stationery file can also include text or graphics. In typical Mac fashion, pasting a graphic into a word-processor document is easy; but, unfortunately, text cannot wrap around the graphic to create more sophisticated-looking documents.

The *Works* spreadsheet contains a large selection of functions for creating formulas, including important financial functions like present value (PV), future value (FV), and payment (Pmt); date and time functions; logical functions; and such special functions as lookup, for extracting data from tables. As in Microsoft *Excel*, a spreadsheet window can be divided into four panes for viewing various sections simultaneously. I especially like how I can attach a background note, such as the reasoning behind a formula, to any cell. A little square in a noted cell's upper-right corner indicates the presence of a note, which can be up to 32,768 characters long.

The *Works* well-designed graphing function is part of the spreadsheet module. It's extremely easy to set up a line, bar, stack, or pie graph. To create a classic pie chart, for instance, I decide which column(s) to use for the chart, which to use for the chart's legend, and click with the mouse; *Works* draws the chart in a separate window that can be sized and viewed along with spreadsheet data. Copying the chart into a spreadsheet or word-processor document is standard Mac cut and paste.

The *Works* database is a good, plain-vanilla flat file, with sorts, selects, and reports. When I need to import data from other programs, the database will accept return-, space-, or tab-delimited files. I can insert totals and subtotals of fields into reports, and—an especially useful feature—I can use many of the spreadsheet's mathematical functions to create computed fields. The database limits are 250 characters per field; 60 fields per record; and 6,000 records in a single database (assuming 1MB memory and 100 characters per record)—not very limiting for most small-business purposes.

The *Works* communications module now includes macros that I can use to automate log-on and on-line tasks. This enhancement makes communications a lot easier than it was in previous versions, but it's still the weakest part of the *Works* package. Since my time on-line is moderately complicated, I prefer a stand-alone program for telecommunications. File-transfer protocols are limited to XModem and MacBinary—good enough for many tasks, but still somewhat antiquated. Up to eight phone numbers can be saved with any communications file.

The clear and complete documentation consists of an effective tutorial book, an interactive *HyperCard* stack that introduces the basics, a quick reference guide, and a well-structured, well-indexed user's guide. Context-sensitive on-line help includes page references to the printed documentation. Support from the publisher would also be excellent, if not for two problems: When I called, the phone line was often busy; and there's no toll-free number. However, when I got through, my questions were answered quickly and courteously.

Who should buy *Works* for the Mac? Any small-business owner who does a little of this and a little of that is one likely candidate. So are people like me: I need intensive word processing and communications, but my spreadsheet and database needs are moderate. *Works* gives me what I want at a lower cost, with a shorter learning curve, and takes up less hard-disk space than similar stand-alone applications. While I can wish for more features in each module, *Works* is a top-notch integrated package.

—DAVID HALLERMAN

A Little Bit of Everything

PFS: First Choice

VERSION REVIEWED: 3.0

SYSTEM REQUIREMENTS: 512K IBM PC or PS/2; two drives (hard-disk drive optional); mouse optional; DOS 2.0 or higher

PUBLISHER: Software Publishing Corp., P.O. Box 7210, Mountain View, CA 94039; (415) 962-8910

PRICE: $159

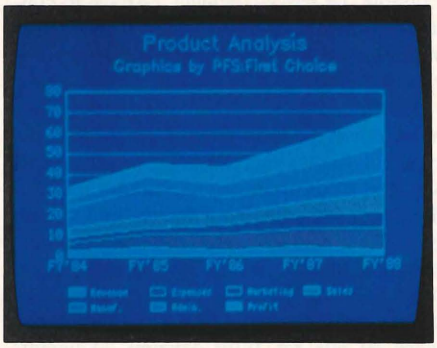
OVERALL PERFORMANCE: ★ ★ ★ ★

DOCUMENTATION: ★ ★ ★

ERROR HANDLING: ★ ★ ★

EASE OF USE: ★ ★ ★ ★

SUPPORT: ★ ★ ★



Good, colorful graphics are one strength of PFS: First Choice, *an entry-level package that covers all the bases.*

Since its introduction nearly two years ago, *PFS: First Choice* has developed from a novice-level integrated package into a viable one-size-fits-all program. *First Choice* combines word processor, database, spreadsheet, communications, and graphics; and this second major upgrade includes more than enough power to complete many home-office computing tasks.

But if you don't find enough capabilities in any module, most other programs can be run from within *First Choice*, to be swapped in and out of memory. If, for instance, you find *First Choice* satisfactory in everything but communications, you can install *Crosstalk* on the *First Choice* menu below the standard choices.

All of the program's commands, along with each module's pull-down menus, are so clear that the manual may not be needed. The documentation, in any case, is straightforward, with icons depicting the subject under discussion on the top of every page. If you have used any database, word processor, or spreadsheet, the corresponding *First Choice* module will seem completely transparent. Due to the explicit nature of the program's commands, the modules that you haven't used will be easy enough to learn. For example, the menu structure is the same in all modules, reading Help, Files, Fea-

tures, Print, Edit, and Style across the top. This identical command structure decreases your learning curve.

There is also a host of (not necessarily mnemonic) keyboard commands available throughout the modules. For instance, Alt-Q saves the current file and Alt-A turns the numeric keypad into a basic calculator. Whenever the menu command has a keyboard shortcut, the shortcut is indicated on the menu, but that's only about half the time. Each command on the menu bar is tied to a function key. The program makes good use of keyboard commands but takes great advantage of the mouse—its ability to harness point-and-click speeds up both learning and use.

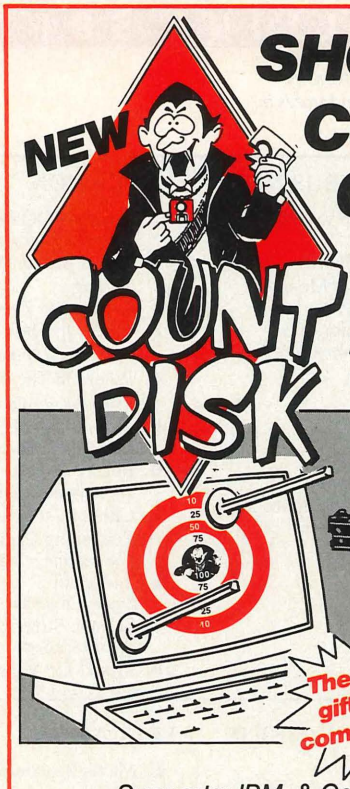
What are the individual modules like? The 1,024-row by 768-column spreadsheet notes each cell position with an *R* and a *C*. While this might be unnecessary for expert spreadsheet jockeys, it gives the inexperienced a good handle as to their location in the spreadsheet. As with all *First Choice* modules, a number on the top line indicates how much memory you have left.

The database is flexible, with easy-to-design forms. Field entries can be situated anywhere on-screen, and the screen can be toggled between the record's form or a table—a row-and-column view of the whole file. Conveniently, the database includes a phone dialer to call any number in the file.

Anyone who can type can figure out the word processor. It has an elegant spelling checker that lets you easily select the replacement word using a mouse. However, the word processor sometimes seems to take the long way around; for instance, when even the smallest block is deleted, the program flashes "processing changes" on-screen. This does nothing but remind you that *First Choice* is perceptibly slower than many other programs.

Technical support isn't toll free, but the technicians seem to know their way around the program's subtleties. After a short wait on hold, I was given a quick lesson about *First Choice*'s use of memory, along with the disappointing news that keyboard commands could not be remapped.

First Choice has two basic uses. By itself, it can create a rudimentary software environment that covers all of the bases. Used in conjunction with a more powerful program, it provides a way to round out your PC's ability. So, for instance, a *WordPerfect* user can integrate a database, spreadsheet, graphics, and communications package at a price that won't break the bank (at least one mail-order company offered *First Choice* for less than $100). People who want their computer to do a little bit of everything, and don't want to pay dearly for the privilege, will welcome *First Choice*'s versatility. —CHARLES BERMANT ■



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BEST-SELLING SOFTWARE

These best-seller lists, prepared exclusively for HOME-OFFICE COMPUTING *by Egghead Discount Software, are based on June sales at 200 Egghead stores in the United States and Canada.*

IBM

BUSINESS

1. Lotus 1-2-3 Release 3 & v2.01
   Lotus Development Corp.
2. WordPerfect v5.0
   WordPerfect Corp.
3. PFS: First Publisher v2.0–2.1
   Software Publishing Corp.
4. Windows/286 v2.10–2.11
   Microsoft Corp.
5. Works v1.05
   Microsoft Corp.
6. Pro Write v2.1
   Software Publishing Corp.
7. WordFinder v4.0
   Microlytics, Inc.
8. Excel
   Microsoft Corp.
9. Complete II Business Accounting System v4.2
   Peachtree Software
10. First Choice v3.0
    Software Publishing Corp.

HOME/SMALL BUSINESS

1. The Print Shop w/Graphics Library
   Broderbund Software
2. Managing Your Money
   MECA
3. Calendar Creator Plus
   Power Up! Software Corp.
4. Will Maker
   Nolo Press
5. Resume Kit
   Spinnaker Software
6. Certificate Maker
   Springboard Software
7. Print Master Plus Bonus Pack
   Unison World Software
8. Personal Lawyer
   Bloc Development
9. Print Magic
   Epyx, Inc.
10. Deluxe Paint II
    Electronic Arts

EDUCATION

1. Learning DOS v2.0
   Microsoft Corp.
2. Mavis Beacon Teaches Typing
   The Software Toolworks/EA
3. Where In The U.S.A. . . . ?
   Broderbund Software
4. Where In The World . . . ?
   Broderbund Software
5. Math Blaster Plus
   Davidson & Associates
6. Reader Rabbit
   The Learning Company
7. Children's Writing & Publishing Center
   The Learning Company
8. 2nd Math
   Stone & Associates
9. Sesame Street Letters For You
   Polarware Software
10. Mixed-Up Mother Goose
    Sierra On-Line

ENTERTAINMENT

1. Flight Simulator v3.0
   Microsoft Corp.
2. 688 Attack Sub
   Sierra On-Line
3. Space Quest III
   Sierra On-Line
4. Red Storm Rising
   MicroProse Software
5. The Duel: Test Drive II
   Accolade
6. Earl Weaver Baseball v1.5
   Electronic Arts
7. MLBPA Stats
   Electronic Arts
8. Jet Fighter: The Adventure
   Broderbund Software
9. Leisure Suit Larry II
   Sierra On-Line
10. Chessmaster 2100
    The Software Toolworks/EA

MACINTOSH

BUSINESS

1. SuperCard
   Silicon Beach Software
2. Word 4.0
   Microsoft Corp.
3. My Mail List
   MY Software
4. Excel v 2.2
   Microsoft Corp.
5. Simply Accounting
   Bedford Software/Computer Associates
6. Works v2.0
   Microsoft Corp.
7. PageMaker v3.0
   Aldus Corp.
8. Smart Art
   Emerald City Software
9. Big Thesaurus
   Deneba Systems
10. WordFinder v4.0
    Microlytics

HOME/SMALL BUSINESS

1. The Print Shop
   Broderbund Software
2. Calendar Creator v1.0
   Power Up! Software
3. Will Maker v3.0
   Nolo Press
4. World Class Fonts! Vol. 1&2
   Dubl-Click Software
5. Managing Your Money v2.0
   MECA
6. Family Matters
   Springboard Software
7. Wet Paint Vol.1&2
   Dubl-Click Software
8. Poster Maker Plus
   Broderbund Software
9. Dinner At Eight
   Rubicon Publishing
10. Top Honors v1.0
    Springboard Software

EDUCATION

1. Mavis Beacon Teaches Typing
   The Software Toolworks/EA
2. Where In The World Is Carmen Sandiego?
   Broderbund Software
3. Where In The U.S.A. Is Carmen Sandiego?
   Broderbund Software
4. Manhole
   Mediagenic
5. Number Maze
   Great Wave Software
6. Type!
   Broderbund Software
7. Math Blaster!
   Davidson & Associates
8. Reader Rabbit
   The Learning Company
9. Atlas Explorer
   Springboard Software
10. Once Upon A Time II
    Compu-Teach, Inc.

ENTERTAINMENT

1. Falcon v2.0
   Spectrum HoloByte
2. Sim City
   Broderbund Software
3. Flight Simulator v1.02
   Microsoft Corp.
4. Hunt For Red October
   Datasoft/EA
5. Leisure Suit Larry
   Sierra On-Line
6. Life & Death
   The Software Toolworks/EA
7. Gauntlet
   Mindscape
8. Crystal Quest v2.2
   Casady & Greene, Inc.
9. Quarterstaff
   Mediagenic
10. Sargon IV
    Spinnaker Software

APPLE

BUSINESS

1. AppleWorks v2.1
   Claris Corp.
2. Publish-It! v2.0 Design Ideas
   Timeworks
3. List & Mail
   Avery
4. Graph-It!
   Timeworks
5. WordPerfect v1.1
   WordPerfect Corp.
6. WordPerfect v2.1
   WordPerfect Corp.
7. AppleWorks GS
   Claris Corp.
8. GeoPublish
   Berkeley Softworks
9. Wordbench
   Addison-Wesley Publishing
10. General Accounting: ProDOS v2.0
    BPI Computer Associates

HOME/SMALL BUSINESS

1. The Print Shop w/Graphics Library
   Broderbund Software
2. Bank Street Writer Plus
   Broderbund Software
3. The Print Shop Companion
   Broderbund Software
4. Family Matters
   Springboard Software
5. Art & Film Director
   Epyx, Inc.
6. Print Magic
   Epyx, Inc.
7. The Print Shop Sampler Graphics
   Broderbund Software
8. The Print Shop Party Graphics
   Broderbund Software
9. Managing Your Money v4.0
   MECA
10. The Print Shop Holiday Graphics
    Broderbund Software

EDUCATION

1. Where In The World Is Carmen Sandiego?
   Broderbund Software
2. Mavis Beacon Teaches Typing
   The Software Toolworks/EA
3. Children's Writing & Publishing Center
   The Learning Company
4. Think Quick!
   The Learning Company
5. Where In The U.S.A. . . . ?
   Broderbund Software
6. Math Blaster Plus
   Davidson & Associates
7. Reader Rabbit
   The Learning Company
8. The Oregon Trail
   MECC
9. Magic Spells
   The Learning Company
10. Mixed-Up Mother Goose
    Sierra On-Line

ENTERTAINMENT

1. Hardball
   Accolade
2. King's Quest IV
   Sierra On-Line
3. Arkanoid
   Taito Software
4. Hunt For Red October
   Datasoft/EA
5. Dungeon Master
   FTL Games
6. TV Game Shows: Jeopardy/ Wheel of Fortune
   ShareData
7. Crystal Quest v2.2
   Casady & Greene, Inc.
8. Wings Of Fury
   Broderbund Software
9. California Games
   Epyx, Inc.
10. Technocop
    Epyx, Inc.

Will Junior Follow in Your Entrepreneurial Footsteps?

With Computers, Encouragement, and a Great Idea, Your Child Can Develop an Eye for Business at an Early Age

BY GWEN SOLOMON

From lemonade vendors to babysitters, young entrepreneurs have been around for a long time. Some experts believe that children who get a head start on business skills are more likely to be successful entrepreneurs as adults. As a parent, you can help your child prepare for the future by fostering his or her business endeavors and offering advice on how to run a small business using a computer.

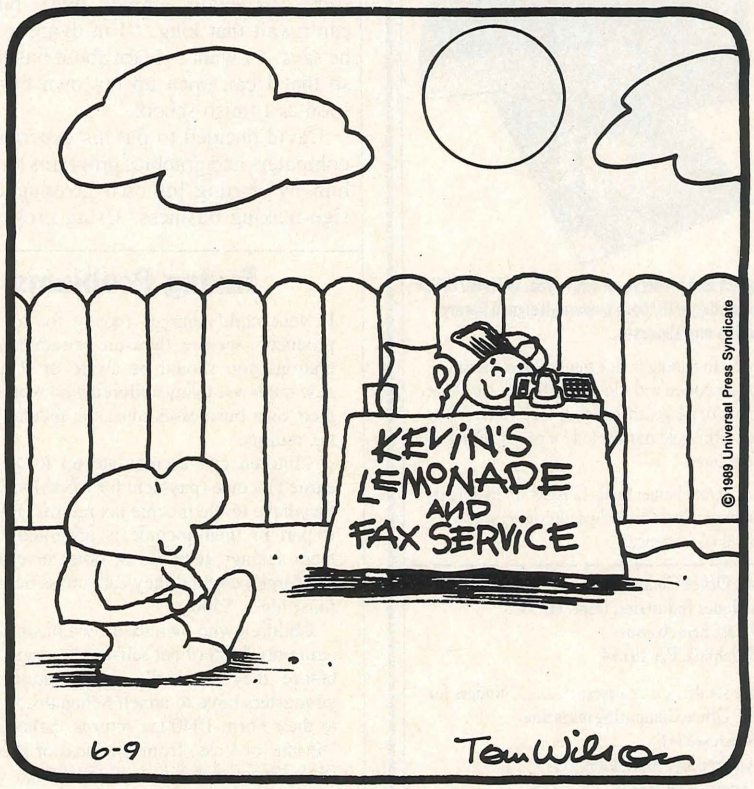
THE AUTOMATED LEMONADE STAND

Whether children wash cars, mow lawns, walk dogs, baby-sit, deliver newspapers or groceries, care for vacationing neighbors' homes, or perform odd jobs, computers can streamline the operation.

With simple sign-printing software like *The Print Shop*, kids can promote businesses by placing eye-catching fliers in mailboxes, in store windows, or on car windshields. They will begin to see the importance of advertising as customers respond to their handouts.

To help your child organize the many details of running a business, show him or her how to set up a database of clients or inventory, determine a schedule of services, and maintain a checklist of work completed. A word processor can help your child write business letters, print bills and receipts, and create lists of goods and services for clients.

In addition, savvy young entrepreneurs can create new computer-based businesses. For example, your child could type other students' reports and term papers or offer data-management services. From keeping client and mailing lists current to keeping track of record, stamp, and comic collections, children can help their noncomputerized clients get organized. Or, if your child has something more creative in mind, he or she could design and print personalized greeting cards and party invitations, create signs for yard sales, or market customized T-shirts, hats, and other imprinted items.



WENDY'S DESKTOP-PUBLISHING BUSINESS

Wendy Roy's Desktop Publishing Service is a good example of a child's computer-based business. With a Compaq personal computer running *Publish-It!*, a page-layout program by Timeworks, 13-year-old Wendy produces newsletters, fliers, and brochures for her friends and relatives. Wendy's business is nonprofit, but she accepts donations from relatives to maintain her supply of computer paper and printer ribbons.

Wendy also publishes *Wendy's Gazette*, a newsletter, out of her father's home office in Lincoln, Rhode Island. With a subscriber base of 20 families, *Wendy's Gazette* goes to friends in nearby Woonsocket and to relatives in Massachusetts, Utah, and California.

Lead stories cover such major events as Wendy's performance on a Boston-area television talent show and sister Tracy's making the dean's list at Bryant College, in Smithfield, Rhode Island. The *Gazette* also includes letters to the editor and a classified advertising section listing games, bikes, and toys she and other family members and friends don't want anymore. Wendy publishes five issues a year.

Her business grew when she began creat-

GWEN SOLOMON *is a writer, educational computer consultant, and computer coordinator in New York City. She wrote "Finding the Lost Generation" in the May issue of* HOME-OFFICE COMPUTING.

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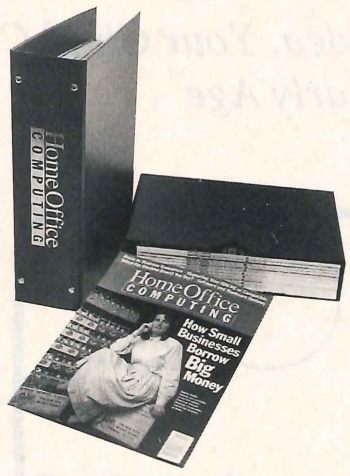

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ing advertising circulars for her friends' lawn-mowing and baby-sitting services. Also, when Wendy's mother, a first-grade teacher, produced *Macbeth* with her students, Wendy made the playbill and fliers. The local press, including *The Providence Journal*, sent reporters to cover the event.

Wendy is on her way to becoming a professional journalist and is gaining practical experience for her chosen career.

A JUMP START ONTO THE FAST TRACK

At age 13, David Kohlmeier, from Douglaston, New York, was working part-time at a local computer store where, he earned $15 every Saturday teaching adults how to use *AppleWorks*. He was fired and told to come back when he turns 14 (the age at which the store can legally employ him), but David can't wait that long. "I'm dying to work," he says. "I want to learn about business now so that I can open up my own business as soon as I finish school."

David decided to put his experience with computers and graphics programs to work for him by starting his own greeting-card and sign-making business. Using programs like *The Print Shop* and *Deluxe Paint II* on his Apple IIGS, David designs and sells his cards for $.50 each. During holidays he pulls in about $100 in a two- or three-week period; and when the demand increases, so do his prices. "I find that I can raise my prices to about $.75 per card during the busy seasons like Christmas and Hanukkah," says David. "When I become a businessman, I'll know about things like setting prices."

Wendy Roy, 13, runs a desktop-publishing service out of her father's home office in Lincoln, Rhode Island.

Always looking toward the future, David wants to broaden his business experience so that he is better prepared for what he calls the real thing. He plans to get sales and telemarketing experience by selling computers, software, and office products for a mail-order company. And following his parents' advice, he hopes to improve his writing skills by reviewing computer-related products for magazines and newspapers.

If getting down to business as a child means having the competitive edge as an adult, Wendy Roy, David Kohlmeier, and all the youngsters with lemonade stands and computers may be the business moguls of tomorrow. ■

Thirteen-year-old David Kohlmeier makes money in his spare time by operating a greeting-card and sign-making business.

Taxing Problems

If your child charges money for his or her product or service, there are certain tax considerations you should be aware of. Under the new tax laws, many children who work or own their own businesses must file federal income tax returns.

Children can accumulate up to $3,000 in earned income (payment for work done) before they have to file income tax returns. However, if part of their income is unearned (interest from savings accounts or other investments), the combined total they can amass before they must file is $500.

Children who own their own businesses can earn only $400 of net self-employment income before they must file a tax return. These youngsters have to attach Schedules C and SE to their Form 1040 tax returns. Schedule C is "Profit (or Loss) from Business or Profession (Sole Proprietorship)." Partnerships or joint ventures must file Form 1065. Schedule SE is "Computation of Social Security Self-Employment Tax."

In general, parents can claim youngsters who are 18 or younger or full-time students as dependents. However, children claimed on their parents' forms can't claim exemptions for themselves on their own returns.

If you need more complete explanations of tax issues, call the Internal Revenue Service toll free from any state, the District of Columbia, Puerto Rico, or the Virgin Islands. With a modem and a subscription to one of several online information services, you can access the IRS computer tax database. In addition, the IRS has more than 100 free publications on various topics to help you understand tax laws. For more information on these services, consult the white (or blue) pages of your telephone book under U.S. Government.

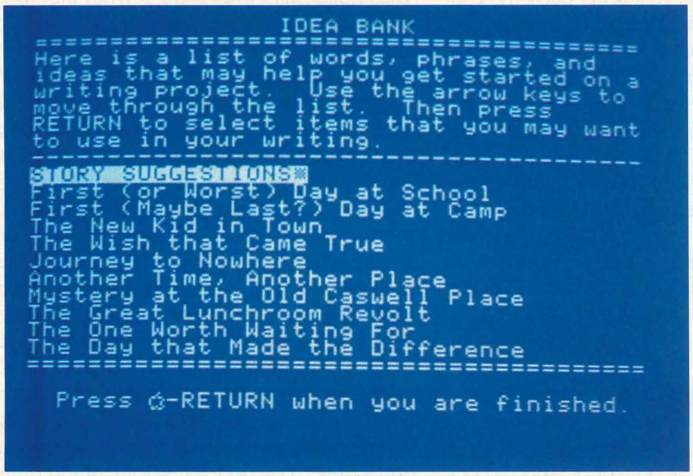
Software for Learning and Leisure

Comprehensive and Capsule Reviews of New and Noteworthy Programs for Education, Family Productivity, and Entertainment

The following ratings key and table refer to full as well as capsule software reviews. Listed are various types of computers, as designated under "System Requirements," and the models included under each designation. When a review lists additional hardware, software, or memory, it is required unless noted as "recommended" or "optional." When a review lists more than one computer, the machine marked with an asterisk (*) is the one on which the software was reviewed. Requirements are *not* listed where obvious (for instance, printers with graphics programs). Operating system requirements, such as MS-DOS or the Macintosh System file, are listed only when they're not the standard, minimum requirement (DOS 2.0 for IBM PC or compatibles, System 3.2 for the Macintosh, or ProDOS for the Apple II). For those computer systems that can use both 5.25- and 3.5-inch disks (IBM PC and PS/2 or the Apple II), we've listed only those disk sizes that are either supplied with the software or available at no extra cost from the publisher.

Ratings Key: ◯ Poor; ★ Average; ★★ Good; ★★★ Very good; ★★★★ Excellent.

Designation	Models
512K Amiga	500, 1000, 2000
48K Apple	II/II Plus/IIe/IIc/IIGS (in IIe/c mode)
64K Apple	II Plus/IIe/IIc/IIGS (in IIe/c mode)
128K Apple	IIe/IIc/IIGS (in IIe/c mode)
128Ke Apple	IIe (enhanced ROM)/IIc/IIGS (in IIe/c mode)
Apple IIGS	IIGS only
48K Atari	800/600XL/800XL/65XE/130XE
512K Atari ST	520ST/1040ST/Mega ST
C 64	C 64, C 128 (in C 64 mode)
IBM PC	PC/XT/AT, PS/2 and compatibles
128K Macintosh	128K/512K/512Ke/Plus/SE/II
512K Macintosh	512K/512Ke/Plus/SE/II
512Ke Macintosh	512Ke/Plus/SE/II
1MB Macintosh	Plus/SE/II



Homework Writer's *topics help youngsters get started on their writing assignments.*

EDUCATION

Homework Writer

SYSTEM REQUIREMENTS: 128K Apple*. Also for 256K IBM PC, PS/2. Printer recommended. 5.25- and 3.5-inch disks (Apple and IBM)

PUBLISHER: Scholastic Inc., 730 Broadway, New York, NY 10003; (212) 505-3000

PRICE: $33

PUBLISHER'S SUGGESTED AGES: 12–up

COPY PROTECTED: No

OVERALL PERFORMANCE: ★ ★ ★

DOCUMENTATION: ★ ★ ★

ERROR HANDLING: ★ ★

GRAPHICS QUALITY: N/A

EASE OF USE: ★ ★

Homework Writer takes the drudgery out of writing assignments. It helps kids formulate ideas, organize them in an outline, compose rough drafts, and turn in neat final copy.

The application follows the *AppleWorks* index-card metaphor and can run in either 40-column or 80-column mode. The larger 40-column print size is much easier to read, but the 80-column format lets young writers see more of their work at one time.

Menu-driven options simplify program operation. The main menu offers several choices. Youngsters can select Get Ideas, Organize Outline, or Compose Draft. There's a Help option available for on-screen assistance. And, if users select Disk Work, they can initialize data disks from within the application and save their ideas to disk. Disk Work also makes it possible to delete files from the data disk, designate a data-disk drive, and select the printer slot.

The Get Ideas module offers 10 "idea banks," in which youngsters may find inspiration for descriptive, comparative, or persuasive essays by searching through the lists of suggested topics, story settings, mood descriptions, and story items. If writers need help describing a character, they can search the idea banks for various personality traits, physical characteristics, and occupations.

Each idea bank contains a list of words and phrases. In Compare Essay, for example, youngsters may compare and contrast spring and autumn, anger and joy, or a hug and a handshake. The Settings option offers choices such as apartment building, cave, igloo, dirt road, tropical island, hockey field, and dentist's chair.

Children choose the terms they want to use by moving the cursor through the list, highlighting selections, and pressing Return. When the list is complete, they can add some of their own ideas or print it as is.

Once youngsters have their writing topics, they can move on to the Organize Outline module, where they follow the on-screen prompts to arrange their ideas into an outline format for an essay, report, story, or letter. *Homework Writer* gives a brief explanation of each format, asks questions, and organizes the responses into an outline. The

application also provides writing tips.

When children finish their outlines, they save their work and move on to the Compose Draft module where they use the word processor to complete the assignment. A Notepad option divides the screen so that writers can view the contents of one file (from Get Ideas or Organize Outline) while working on another. This helpful feature can be used as a writing guide.

Homework Writer lets users copy the contents of the Notepad directly into the document they are working on. When the draft is complete, they can save it to disk and print it out, or load the file to revise it.

Homework Writer's ideas stimulate young imaginations, and its organizational and word-processing tools facilitate the writing process. While the program does not write an essay or story, its helpful guidelines can enable young writers to overcome any writing blocks and complete projects much more quickly. —CAROL S. HOLZBERG

ENTERTAINMENT

Silpheed

PUBLISHER: Sierra On-Line, Inc., P.O. Box 485, Coarsegold, CA 93614; (209) 683-4468

SYSTEM REQUIREMENTS: 512K IBM PC, PS/2*; CGA, EGA; 5.25- and 3.5-inch disks; also for 512K Amiga, 512K Apple IIGS, 512K Atari ST, 512K Macintosh

PRICE: $35

COPY PROTECTED: No

OVERALL PERFORMANCE: ★ ★ ★

DOCUMENTATION: ★ ★ ★ ★

PLAY SYSTEM: ★ ★ ★ ★

GRAPHICS QUALITY: ★ ★ ★

EASE OF USE: ★ ★ ★ ★

Few arcade shoot-em-up games have good save features, so *Silpheed*, with its well-designed play system and save options, stands above most games of its type, bringing a note of excellence to a genre that tends to wallow in mediocrity.

Silpheed *may not be fun to say, but it's fun to play.*

Flying a charged-up space fighter, your goal is to progress through 20 battle areas in order to come to terms with a stolen battleship that is threatening to kill off civilization. Your terms, of course, are to destroy it and anything else you see. But the way you do this is unlike that of any arcade game I've seen.

There are 19 kinds of enemy ships; each has unique attack and movement patterns. These patterns, which range from kamikaze strikes to long-range missile shots to running interference for other ships, must be learned before you can effectively coordinate your attack. Your weapons include an accurate forward firing beam; a phalanx beam that fires an unaimed spray forward and to the sides; and, if your score is high enough, an auto-aiming beam. During your battles, you will come across items that can, among other things, give you automatic fire, provide you with a protective asteroid belt, and repair any damage to your space vessel. To top it all off, you will do battle in empty space, asteroid belts, and indoor fortresses.

The graphics are simple but sleek. The enemies are multicolored and geometric, reminiscent of those in the arcade game *Battlezone*. The 3-D effects are smooth and add further depth.

Silpheed's Save feature wins my highest praise. It allows you to start the game at your highest achieved level and retain your score. You may also pick up where you left off in your previous session of play.

Silpheed's main drawback is that once you've made it through each level, you've seen everything. Unlike most of its shoot-em-up kin, however, *Silpheed* insures you won't tire quickly. Simply put, *Silpheed* is a pleasant surprise. —DAVID LANGENDOEN

Modem Wars

PUBLISHER: Electronic Arts, 1820 Gateway Dr., San Mateo, CA 94404; (415) 571-7171

SYSTEM REQUIREMENTS: 384K IBM PC, PS/2*; CGA, EGA, VGA; DOS 2.1 or higher (for modem capability); also for C64. 5.25- and 3.5-inch disks

PRICE: $35–$40

COPY PROTECTED: No

OVERALL PERFORMANCE: ★ ★ ★ ★

DOCUMENTATION: ★ ★ ★ ★

PLAY SYSTEM: ★ ★ ★ ★

GRAPHICS QUALITY: ★ ★ ★

EASE OF USE: ★ ★ ★ ★

As the 21st century progressed, football slowly evolved to meet the tastes of the fans; that is, violence skyrocketed. Human players were replaced by gun-wielding robots whose goal was to sack the quarterback—a human-guided command center—

Modem Wars *takes players to the scene of a futuristic battle zone.*

or to accumulate the most points by marching down the field past the center and back lines (similar to football's goal lines). The game was renamed *War*. Before long the computer version, *Modem Wars*, was released, and, as the name implies, the players met over the telephone lines rather than on the battlefield.

Modem Wars is ideally played via modem with another player, but is almost as great against the computer trainer. The design incorporates beginning and intermediate skill levels, allowing a player to quickly dive in and start playing.

Choose from a variety of scenarios, quickly position your forces, and lead them into battle. The controls are simple, and your troops fire automatically, but you'll still have your hands full since the battle takes place in real time and there is no halftime.

The playing field is covered with hills, trees, streams, a center line, and each player's back line. The troops are made up of *grunts*, slow-moving infantry; *riders*, faster grunts; *boomers*, long-range cannons; *spies*; and the *comcen*, or quarterback. Besides directing movement, you are responsible for implementing options such as digging in, electronic camouflage, and, when the enemy comcen is near, all-out blitz.

Modem Wars is further fleshed out by excellent options. Before play, you can customize your scenario (including handicapping); during play, you are able to send messages to a modem opponent; and when it's all over, you can play back and save the game tape and analyze both players' movements. After you have gotten your feet wet, turn to the documentation, which is loaded with technical information about terrain effects, damage modifiers, and rules that will enhance your skill and enjoyment.

It is difficult to find weaknesses in such a complete package, but there are one or two: *Modem Wars* can't, for example, save your win-loss record, which would be useful for handicapping. Nor can it fill out your tax returns or take dictation. . . . A superb game. —DAVID LANGENDOEN

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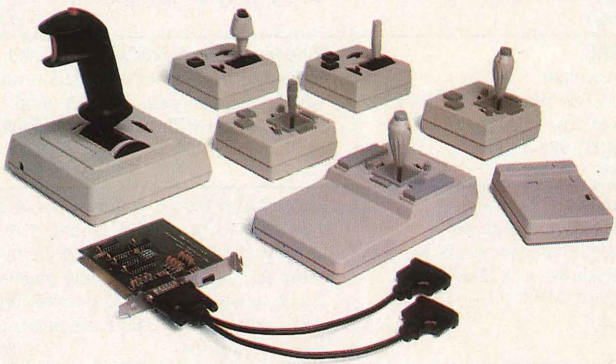

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CAPSULE REVIEWS

EDUCATION/FAMILY CREATIVITY

TITLE/PUBLISHER PRICE	SUMMARY	SYSTEM REQUIREMENTS	CP	RATINGS O	D	EH	GQ	EU
Percent Gamco Industries, Inc. P.O. Box 1911 Big Spring, TX 79721 (915) 267-6327 $45	Children solve percentage problems in several lessons with adjustable levels of difficulty. When children correctly answer eight problems, they can play Magic Mountain—an arcade-style action game. Although the problems offer adequate drill and practice, *Percent* is no more effective than a pencil-and-paper lesson. Ages 6–8. *—Carol S. Holzberg*	64K Apple*; also for C 64. 5.25- and 3.5-inch disks (Apple).	Y	★ ★	★ ★	★ ★	★	★ ★ ★ ★
Mind Travels HAS Ware Inc. P.O. Box 315 Orleans, Ontario, Canada K1C1S7 (613) 837-1514 $40	A Spanish-language game featuring a Q&A and a video soccer game section. Correct answers in the Q&A are rewarded with time to play a soccer game, but poor graphics and a bizarre play system make it an ineffective motivator. *—Rob Gilpin*	256K IBM PC, PS/2. CGA or Hercules. 5.25-inch disks.	N	★ ★	○	★	○	★ ★ ★
Micro-Scope Cross Educational Software 504 E. Kentucky Ave. Ruston, LA 71270 (318) 255-8921 $30	A five-part program that teaches 12- to 18-year-olds about microscopes as they answer quiz questions. A slide-viewing section lets kids examine and label specimens, but I think they could learn more with a real microscope. Nevertheless, the program does what it intends to do. *—Carol S. Holzberg*	48K Apple*; also for 256K IBM PC, PS/2. 5.25-inch disks.	N	★ ★	★ ★	★	★	★ ★ ★ ★

ENTERTAINMENT

TITLE/PUBLISHER PRICE	SUMMARY	SYSTEM REQUIREMENTS	CP	RATINGS O	D	PS	GQ	EU
Fidelity Chessmaster 2100 The Software Toolworks 19808 Nordhoff Place Chatsworth, CA 91311 (818) 885-9000 $50	A bold, new simulation based on *Chessmaster 2000*. Features unlimited levels of play difficulty, enhanced graphics, and a War Room that allows an expanded field of view. I enjoyed playing against the computer, but you may play a friend if you prefer. *—Alexandria Searls*	512K IBM PC, PS/2. Hercules, CGA, EGA, VGA. Printer optional. 5.25- or 3.5-inch disks.	N	★ ★ ★ ★	★ ★ ★ ★	★ ★ ★ ★	★ ★ ★	★ ★ ★ ★
TKO Accolade 550 S. Winchester, Ste. 200 San Jose, CA 95128 (408) 985-1700 $40	Fine-tune your fighter's abilities and bring him up through the ranks of contenders toward the heavyweight championship. Lots of good, arcade-style boxing action with outstanding graphics, but not very challenging. *—Steve Williams*	512K IBM PC, PS/2; CGA, EGA. Joystick (for two-player mode). 5.25- and 3.5-inch disks.	Y	★ ★ ★	★ ★	★ ★	★ ★ ★	★ ★ ★ ★
Lombard Rally Mandarin Software 40308 Greenwood Way Oakhurst, CA 93644 (209) 683-7577 $40	Race against time to win a series of driver's-eye-view races. Use your prize money to repair and soup up your car to better take on winding roads and dense fog. Attractive scrolling graphics combine with a well-thought-out play system to form an above-average racing game. The excitement, unfortunately, fades too quickly. *—David Langendoen*	512K IBM PC, PS/2*; CGA, EGA; also for 512K Amiga, 512K Atari ST. 5.25- or 3.5-inch disks (IBM).	N	★ ★	★ ★ ★ ★	★ ★ ★	★ ★ ★	★ ★ ★ ★
Street Fighting Man Mastertronic International 711 West 17th St., Unit G9 Costa Mesa, CA 92627 (714) 631-1001 $15	Rage against street gangs and rescue your girlfriend in a wide range of great American slums. Although amusing for a while, the game doesn't include enough options to give it punch. Lack of challenge and numerous glitches overshadow the game's good points. *—David Langendoen*	256K IBM PC, PS/2; CGA, EGA, or Hercules. 5.25- or 3.5-inch disks.	N	★	★	★	★ ★	★ ★ ★ ★
Magic Johnson's Basketball Melbourne House 711 West 17th St., Unit G9 Costa Mesa, CA 92627 (714) 631-1001 $30–$50	This disappointing arcade game is not worthy of Magic Johnson's name. The action is slow, and the controls are needlessly complicated. Its one redeeming feature is that it is the only basketball game that lets you do an alley oop. *—Steve Williams*	256K IBM PC, PS/2*; CGA, EGA; also for 512K Amiga, 64K Apple, C 64. 5.25- or 3.5-inch disks (Apple, IBM).	N	★	★ ★	★	★ ★ ★	★
Karnov Data East 1850 Little Orchard St. San Jose, CA 95125 (408) 286-7074 $40	A computer adaptation of the arcade game in which you control Karnov, a fire-breathing Russian in search of the Lost Treasure of Babylon. Battle a menagerie of foes on land, air, and sea, making use of special objects found along the way. Good graphics and lots of things to destroy make this a fun, but not spectacular, game. *—David Langendoen*	512K IBM PC, PS/2*; CGA, EGA; also for C 64. Planned for Macintosh. 5.25- or 3.5-inch disks (IBM).	N	★ ★	★ ★	★ ★	★ ★	★ ★ ★

Ratings Key: CP Copy Protected, yes or no; **O** Overall Performance; **D** Documentation; **EH** Error Handling; **PS** Play System; **GQ** Graphics Quality; **EU** Ease of Use; ○ Poor; ★ Average; ★★ Good; ★★★ Very Good; ★★★★ Excellent; *Computer Used for Review

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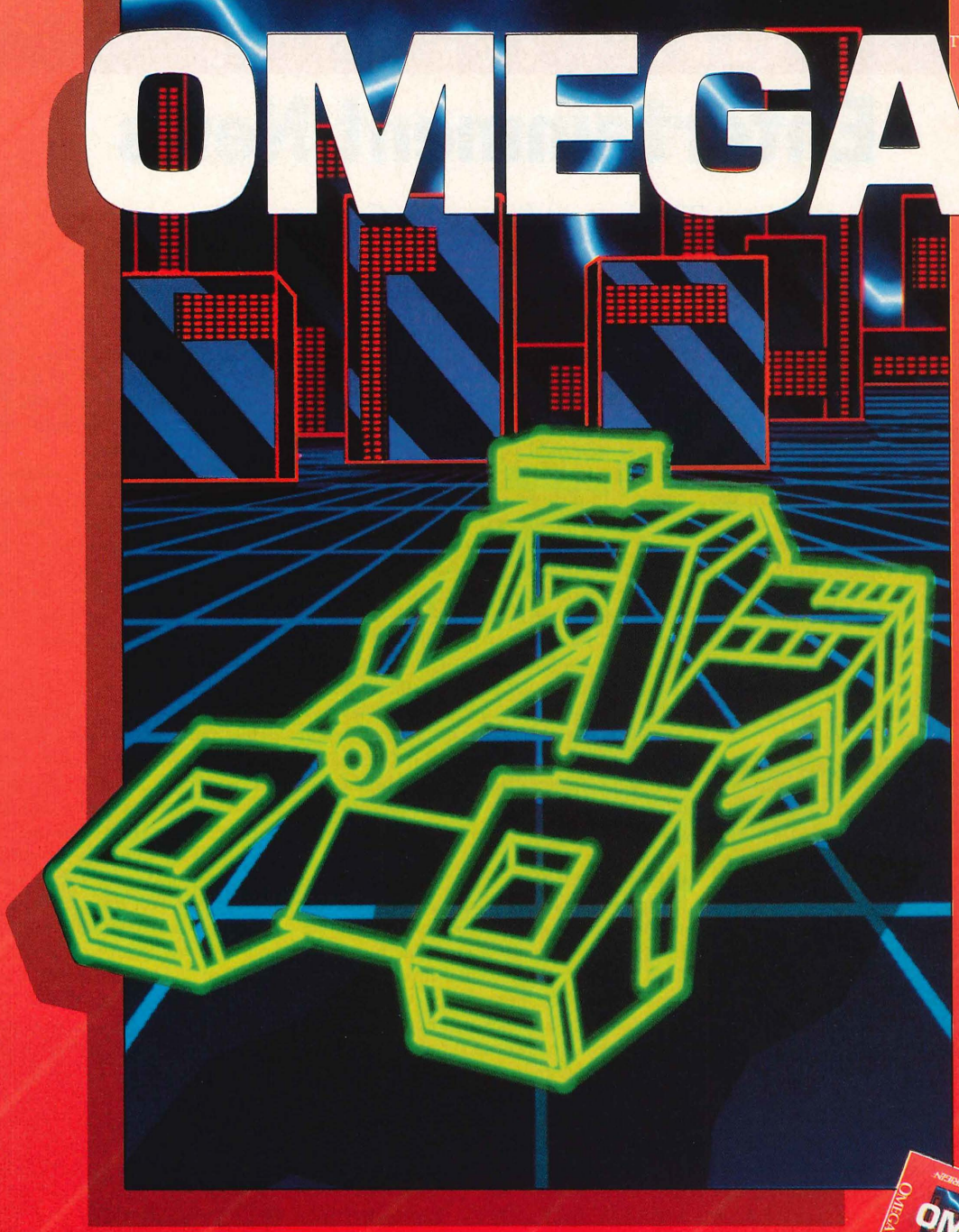

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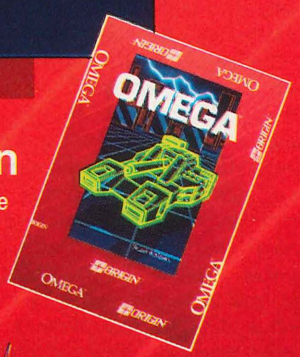

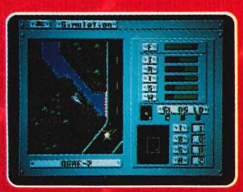

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Entertainment News

The Latest Scoop on Games

BY RICHARD SHEFFIELD

FOREIGN INVADERS. One if by land, two if by sea . . . but what if by disk? Get ready for a new surge of quality software from developers in Europe and the United Kingdom. Many of them are getting a great deal of help from co-conspirators here in the States. MicroProse's president, Bill Stealey, has been shopping around and making out checks with strings of zeros. His target: the entertainment software division of British Telecom, Telecomsoft. This acquisition will bring to American gamers a number of European hits, which will be marketed under the Medalist International label.

Sick of traffic? Powerdrome *takes your vehicle skyward.*

The first batch to hit the stores will include the big sellers *Starglider II* and *Carrier Command*. But I'm really looking forward to seeing some of the lesser-known titles for the first time. These include action games such as *Fast Track* and *RVS Honda*; hi-resolution graphics adventures like *3-D Pool*; and complex concept games like *Weird Dreams*, where you work your way through strange, surrealistic dream sequences. Which games will be released first, and in what format? Your guess is as good as mine, but MicroProse hopes to have several formats of most of them ready by Christmas.

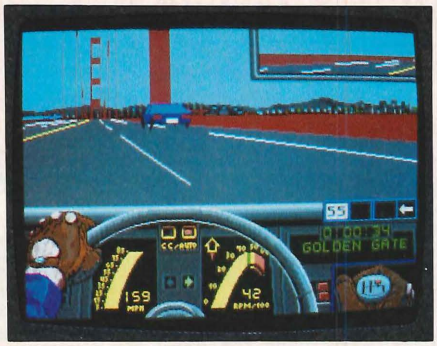
Also getting a hand from our cousins abroad is Electronic Arts. Its European design teams will be sending us two new and very different releases: *Powerdrome* (512K Amiga, 512K Atari ST; $40) is a futuristic driving contest without roads: You drive in the air. (Don't worry, I can't figure it out either.) And if you think that one is hard to picture, wait until you hear about *Populous* (512K Amiga, 512K Atari ST; $50). Power hungry? In this one, you take on the role of the Supreme Being and control your world.

Not to be outdone, Spectrum HoloByte is negotiating heavily for a sequel from the design team that created best-seller *Tetris*. A surprise hit, *Tetris* walked away with four Software Publisher's Association awards this year, including the Critics' Choice Award. These awards are to the software industry what Oscars are to the movies.

The Europeans seem to have different tastes and different expectations from entertainment software. This influx of bright new ideas may just be the shot in the arm the United States game market needs.

DRIVING AMBITIONS. In the rush to develop jet-fighter, tank, and submarine simulations, car-driving games got lost in the shuffle. But they have finally risen to the top of the deck, and it's possible that driving simulations will be the next craze. You heard it here first. These games will benefit from all of the recent advances in simulation technology, especially in graphics, and should offer a lot more than just racing around a track or zooming down a road, dodging cops.

First out of the blocks in this new round of driving games will probably be Spectrum HoloByte's *Vette!* (512K IBM PC, PS/2 with CGA, 640K IBM PC, PS/2 with EGA; $50). *Vette!* will use the 3-D graphics technology developed for *Falcon AT* to achieve the look and feel of racing through the hills of San Francisco. You set the difficulty level when you choose your ride from an awesome inventory of asphalt-wrinkling stock or modified Corvettes.



Spectrum HoloByte's Vette *is a 3-D simulation that takes players racing through the hills of San Francisco.*

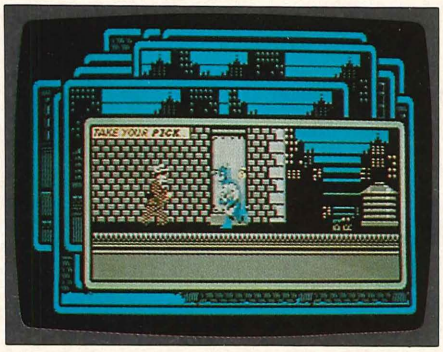
Also rumored to be working on high-tech driving simulations are Velocity Development, whose game *JetFighter: The Adventure* is right up there among the leaders in flight simulations, and Ned Lerner, who developed *Chuck Yeager's Advanced Flight Trainer*. It looks as if the traffic on this track is going to be heavy.

PC MOVIES. Coming to a computer screen near you this fall are some of the biggest movie and television hits. Activision will be leading its fall lineup with *Ghostbusters II* (512K Amiga, C 64, 512K IBM PC, PS/2; $35–$50). In this action adventure, players will be able to relive the gore and the giggles of this summer's blockbuster movie. Based on last year's big hit, *Die Hard* (512K IBM PC, PS/2; $50), also from Activision, is an action adventure game where you take the part of off-duty cop John McClane as he blasts his way through a skyscraper trying to rescue his wife and other hostages. Infocom is looking to the small screen for its version of James Clavell's *Shogun* (128K Apple, 1MB Macintosh; $50–$60; also planned for IBM). This interactive fiction release is based on the best-selling novel and television miniseries.

Indiana Jones crawls through rat- ridden catacombs in search of his father and the Holy Grail.

Data East U.S.A. jumps on the summer movie batwagon with *Batman: The Caped Crusader* (512K Amiga, 128K Apple, 512K Atari ST, C 64; $35–$40). This one boasts fast action and great-looking graphics. When the going gets tough, you can zip to

RICHARD G. SHEFFIELD *is a freelance writer based in Atlanta, Georgia, and has written several books on computer games.*



Holy hand grenades! The Caped Crusader rides again in Data East's action-packed Batman.

the utility screen where there's an assortment of Batarangs, Batgrenades, and even a banana for a high-energy, mid-fight batsnack.

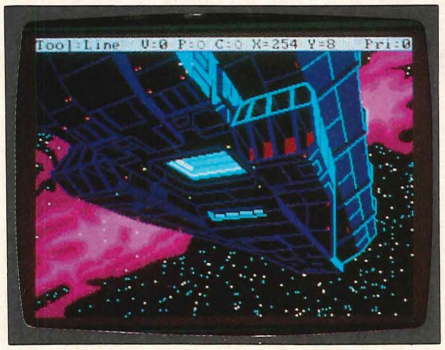
And Lucasfilm won't be left out. After all, it holds the rights to one of the biggest hits of the summer. *Indiana Jones and the Last Crusade* (512K Amiga, 128K Apple, 512K Atari ST; $30–$40; C 64 and 512K IBM PC, PS/2 should follow later in the year) will follow the movie fairly closely and offer both an action and an adventure track. You will be able to steer toward the style of play you prefer.

Since we can now participate in the computer version of some of our favorite films, we gamers won't be satisfied with just any old sequel. Give us interactive films!

HINTS

Space Quest III (Sierra On-Line). Help Roger Wilco escape the space-junk freighter, travel to other planets, and defeat the Pirates of Pestulon.

★ The eye of the robot is a good place to explore.
★ Be sure to keep the ladder.
★ Follow the light cord to its source.
★ Don't walk around the junkyard robot.
★ The Grabber will move the warp driver. There are two places on every screen where you can drop the Grabber.



In SpaceQuest III, *action and adventure are the rule.*

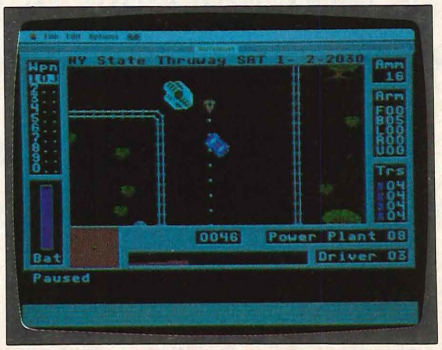
★ The shields should be on whenever you use the weapons system.
★ If you are at the World o' Wonders when the law catches up with you, go upstairs. The pulleys up there are deadly.
★ Don't haggle too much with Mr. Fester.
★ Every good janitor knows not to leave trash behind.
★ The Robot can only punch forward.

—JODY BISHIR
Dallas, Texas

★ The rat is upset because he is afraid of the dark.
★ The Android is allergic to gears.
★ If you win the game at the eatery, you will get a clue.
★ Volcanic rock is stable only in the middle.
★ Remember your roots. Once a janitor always a janitor.
★ On some worlds, your non-glowing rock is valuable.
★ Do not wander off too far into the storm; it will be a shocking experience.
★ Your shields only protect half the ship at a time, so keep your eyes open.

—TERRY O'CONNELL
Aliquippa, Pennsylvania

Autoduel (Origin Systems, Inc.). As a driver for the American Auto Duel Association, you must build your own car, look for courier jobs, and survive the deadly arenas to earn fame and fortune.

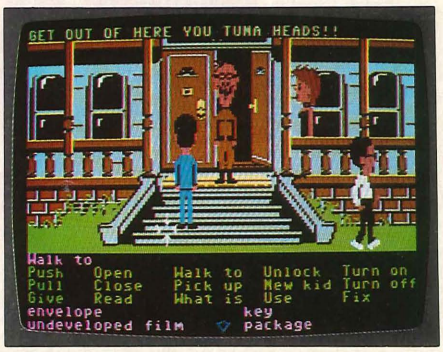


Origin Systems challenges even expert drivers in the deadly Autoduel.

★ Give your character at least 20 points in driving skills.
★ Compete three times at the beginning level, buy a car, store it, compete four more times, and then buy your weapons.
★ Most autoduelists who do not have a clone do not survive past the first month.
★ You will be very happy with body armor, especially if you are working for the FBI.
★ Rumor has it that a driver is needed at Joe's bar in Baltimore.
★ It might be worth your while to wander around the Scranton's weapon shop.
★ The outlaw headquarters is in an abandoned building at Watertown.
★ Machine guns are the most efficient weapons.
★ Do not put armor under your car; put the maximum in the front.

—NGUYEN KHOA AHN
Quebec, Canada

Maniac Mansion (Lucasfilm). Help Dave and his friends save Sandy from weird Doctor Fred, his wife, Nurse Edna, and his son, Weird Ed, in this graphic adventure.



In Maniac Mansion, *there's a surprise around every corner.*

★ Found a door without a handle? Try using a gargoyle.
★ The key in the basement can open the door in the room where you find tentacle chow.
★ There is a loose panel below the books in the library.
★ You can empty the pool from under the house.
★ There is a loose brick under a window in the jail.

—JEREMY JONES
San Jose, California

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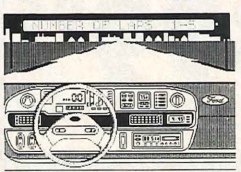

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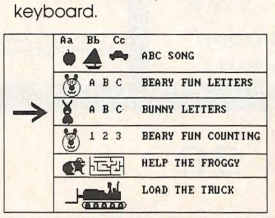

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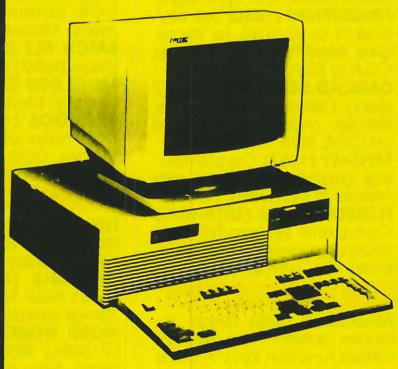

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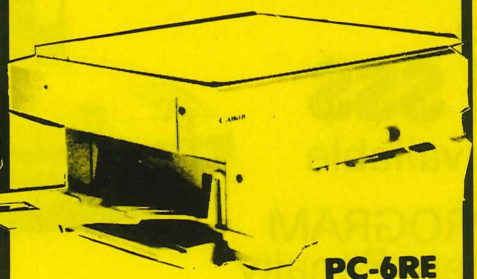

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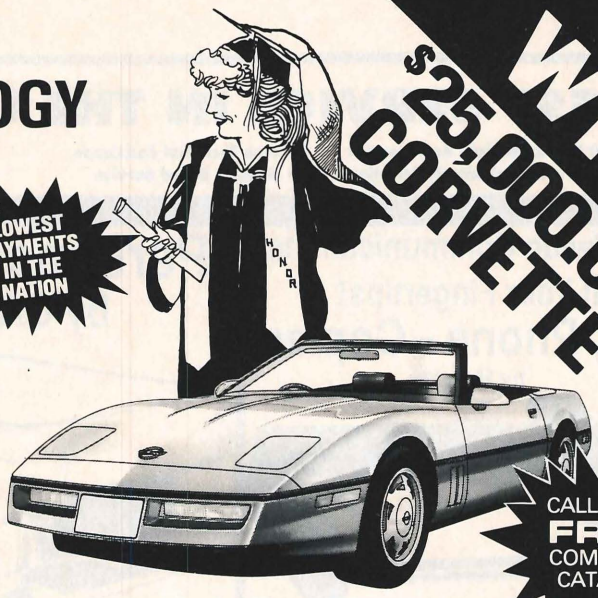

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HOME OFFICE COMPUTING 9/89

CIRCLE READER SERVICE 33

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"..This is one of those programs that I didn't know I needed until I got it; now, what with all the hardware I try out around here, I use it all the time, and I can't think how I got along without it."
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For Information call: (213) 987-2000

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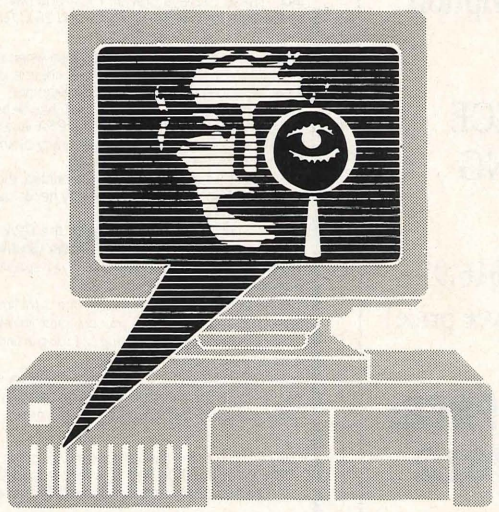

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Whether you are reading, writing, creating, saving or copying files, FloppyDRIVER gives you dramatic improvements in speed. Reduce the time required to read disk data by as much as 85%. Imagine your diskettes working up to 500% faster without any special commands.

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—Mark Brownstein, Info World

"It lets you use unformatted disks with impunity, because it absorbs data into its buffer and lays that data on the disk as it formats... it lets you format floppies in the background, and even read and write them as they are being formatted... not a byte of data was lost." *—Winn L. Rosch, PC Week*

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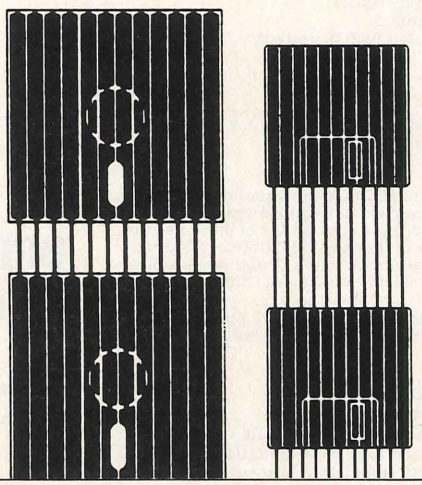

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The **HOME OFFICE SHOPPER** Categories:
ACCESSORIES
BOOKS/MANUALS/PUBLICATIONS
BULK DISKS FOR SALE
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HARDWARE
INSURANCE
MISCELLANEOUS
MODEMS
PAPER
PHONE ACCESSORIES
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CAMPS
CONSUMERS GOODS
HARDWARE
MISCELLANEOUS
PUBLIC DOMAIN & SHAREWARE
SOFTWARE
USERS' GROUPS
VIDEO GAMES

NEW LINE RATES:
(Effective July 1989 issue)
Prepayment Required
Net cost per line per issue:
1x: $29.00
3x consecutive: 27.00
6x consecutive: 26.00
12x consecutive: 25.00
$25 extra per issue for any/all bold print.
Add 25% extra for gray tint.
3-line minimum

To determine number of lines, count 40 characters per line including spaces and punctuation. If you use all caps or bold print, count 36 characters per line. A partial line counts as a whole line.

NEW DISPLAY RATES:
(Effective July 1989 issue)
Prepayment Required
Net cost per column inch per month:
1x: $315.00
3x consecutive: 290.00
6x consecutive: 270.00
12x consecutive: 260.00
Add $50 for Reader Service number for all display ads under 3 column inches.
Column width is 2 3/16".

Figure 10 lines maximum per column inch. Using fewer than 10 lines allows for larger typesizes or graphics. To determine the number of lines, use the same formula as for line ads but subtract 2 characters per line to leave space for a border on all sides. Typesetting is available at no extra charge.

When submitting a camera-ready ad, please indicate if the ad was printed on a laser printer.

TO PLACE YOUR AD:
- Print or type your copy
- Determine the section and the category
- Decide the number of consecutive insertions and calculate amount due
- Include Check/MO/VI/MC and send to:

HOME OFFICE COMPUTING
730 BROADWAY
NEW YORK, NY 10003
ATTENTION: GREG RAPPORT

Or call 212-979-0728 and we will help you plan a cost-effective strategy that benefits you!

DEADLINES:
November 8/24/89
December 9/25/89

All advertisers must submit phone numbers for our records even if the number is not to appear in the ad. All ads with PO Boxes must submit street address for our records.

HOME OFFICE COMPUTING cannot be responsible for the accuracy of description, but will attempt to screen out misleading ads, and reserves the right to reject, edit or cancel any advertisement at any time. Publisher is not liable for ads that are not published.

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5NAM5

ACCESSORIES

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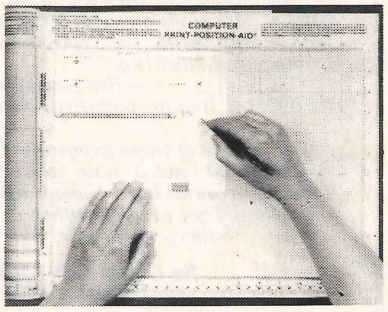

This easy to use Aid consists of 6 transparent 11 x 15 inch grid overlays accommodating printing needs of 10-12-15 characters per hoirzontal inch and 6 or 8 lines per vertical inch. These overlays provide PICA and MATRIX printing space bars for 5-6-8.8-17.7-17.1 and 20 C.P.I.

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• Next, after a form/layout has been printed, the Aid is helpful in "proofing" the copy so that any necessary copy corrections can be made.

• Most importantly – with the PPA you "control your own Printing Destiny."

THERE IS NO NEED to obtain and rely on special programs for your pre-printed form printing updates—
THERE IS NO NEED to go through the extra time and work to get the "correct grids" from your computer to over print on the pre-defined forms you're working on to help in finding the proper line and column print positions—
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One person covered the subject very well by simply saying... **"the Print Position Aid is a very useful tool for me to have because it helps me in my work."**

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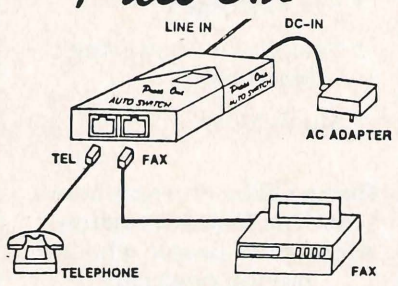

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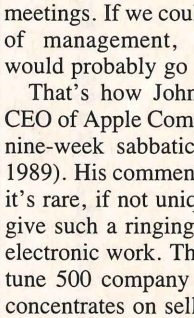
In Search of Productivity

BY NICK SULLIVAN



"After nine weeks away, I was ready to ban business meetings. I think I got far more done in Maine with my link to Apple through electronic mail, facsimile, and Federal Express than I would have sitting in meetings. If we could ban meetings as a form of management, American productivity would probably go up."

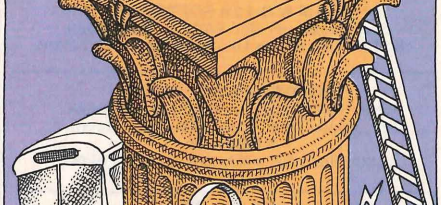
That's how John Sculley, chairman and CEO of Apple Computer, looked back on his nine-week sabbatical (*Fortune*, March 27, 1989). His comments caught my eye because it's rare, if not unique, for top executives to give such a ringing endorsement of remote, electronic work. That the chairman of a Fortune 500 company (and especially one that concentrates on selling to other Fortune 500 companies) feels more productive in his home office than in his corporate office shows how much technology has changed the nature of work and allowed people to sculpt jobs according to their own design.

Sculley learned what I and millions of other telecommuters and independent businesspeople already knew—that working at home doesn't mean you're cut off from ideas, information, or people. You're just insulated from office distractions and are better able to concentrate on work. With a one-minute commute, you have more energy to apply to your work. The time, the quiet, and the energy will make you more productive. And in many cases the work you produce will probably be of better quality.

But it's not a black-and-white issue. You will be more productive in your home office only if your job and personality are suited to it, if your coworkers and clients all use electronic mail and fax machines, and if you get out in the world once in a while to keep your juices flowing. That's a lot of ifs.

In my case, all the ifs are accounted for, and I feel more productive than I did in the office. With chunks of uninterrupted time to focus on work, I can get more done in five hours at home than in eight hours at the office.

Of the three big office time-wasters—general distractions, meetings, and commuting—the commute is potentially the prime offender. Office workers don't often think about the commute as a productivity drain because it's such an accepted part of the daily work ritual. And, in fact, most people see the commute as a moat between home and work, a chance to switch gears. But when people get to the office they switch gears *again*, with a cup of coffee and a rehash of last night's activities. A 45-minute trip turns into an hour or more of nonwork time. Double that and you've lost a lot of time—often peak energy hours.



You can get quiet on the Maine coast, in your urban condo, or on your rural ranch—but not in most offices.

Homeworkers, meanwhile, are spending those hours at their desks. It's true, of course, that cellular phones and laptop computers allow commuters to work; I have a friend who runs a sideline business using his car phone during commutes.

What about that old bugaboo, office chatter? People in groups, whether they're wearing loincloths and carrying clubs or wearing suits and carrying briefcases, are going to talk and gossip. Nonwork talk is distracting when I'm trying to work, but it doesn't always bother me. I'm not a complete automaton, trying to pile up x number of pages in x minutes.

What about the meetings Sculley refers to? Meetings may be a bane, but they can't be banned. Meetings harness intellectual power, and grow raw ideas into powerful ones. Moreover, people have to meet face-to-face to develop the trust required to hammer out deals; and work groups have to convene to compare notes and forge new plans. In these cases, sitting in on a good meeting is one of the most satisfying and productive ways a manager or office worker can spend time.

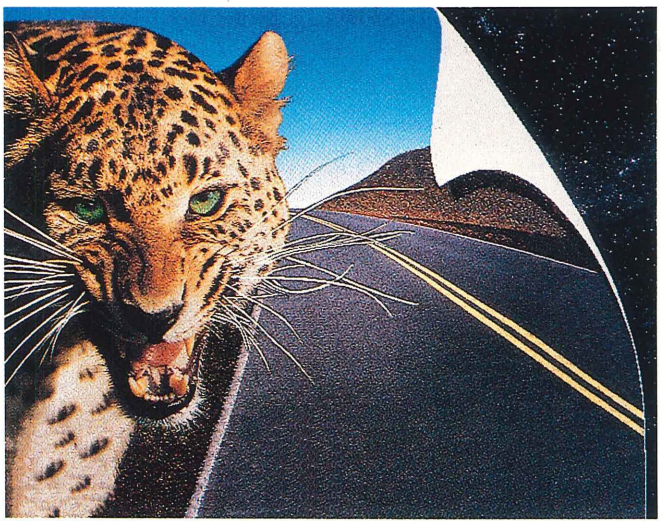
But meetings could certainly be less frequent, shorter, and smaller than they often are. Many of today's meetings are a throwback to the days when people were the most efficient conveyors of information, and the best way to communicate was to get the right people in the right place at the right time. Ideas and information still come from people, but they don't always have to be delivered by them, and they don't have to be received in a group. Electronic mail, facsimile, and Federal Express can reach the right people in *any* place at *any* time.

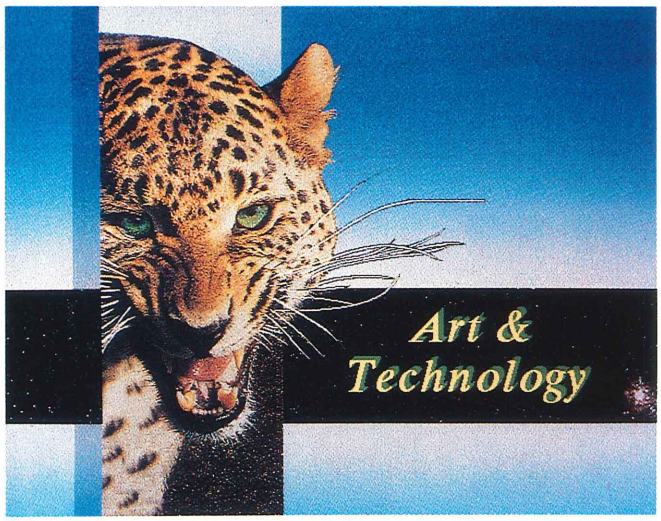
That's what Sculley was getting at. He hasn't banned meetings at Apple. He made that overstatement to clearly identify a common business problem. But he has cut down his time in meetings. "A half hour in a meeting is a long time for John," says Jane Anderson of Regis McKenna, Inc., Apple's communications consulting firm. "He prefers to work with task teams—groups of people around the country tied together electronically."

With today's advanced communications, the computer is often more productive when taken out of the office. Unlike traditional office tools (calculators, copiers, and typewriters), computers are driven by human intelligence. To use a computer well, you have to think, and to think you need some quiet. You can find quiet on the Maine coast (avoid Kennebunkport), in your urban condo, or on your rural ranch—but not in most offices. ■

Senior editor NICK SULLIVAN *lives in Massachusetts and telecommutes to the New York office. He can be reached on CompuServe (ID:* 76703,744*) or MCI Mail (ID:* NSULLIVAN*).*

The Next Generation





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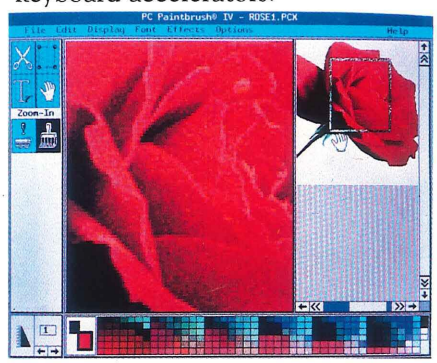

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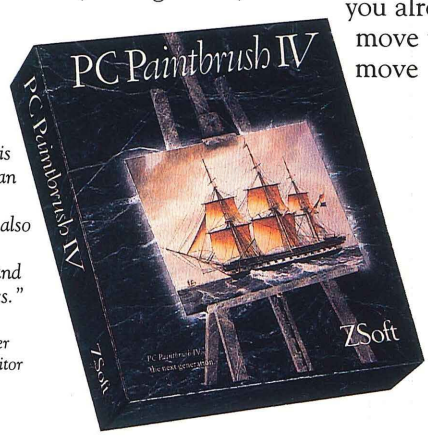

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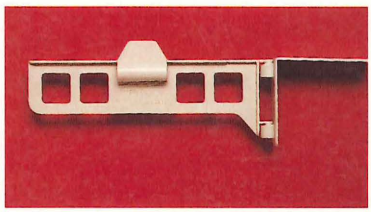

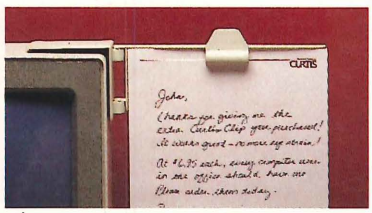

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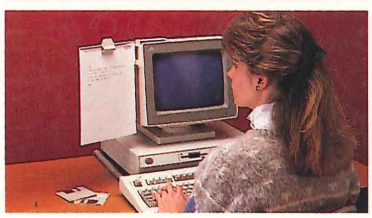
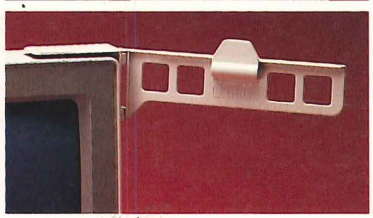
Reduce eye fatigue; no more refocusing from desktop to monitor. Speeds and improves data entry.





Switches for right or left hand use in seconds!

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CURTIS

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